

JOHN BULL

Vol. I. No. 27

SATURDAY, DEC. 8th, 1906.

ONE PENNY.

[Registered at the G.P.O. as a Newspaper.]

*The world is a bundle of hay;
Mankind are the asses who pull;
Each tugs it a different way,
And the greatest of all is John Bull*

—BYRON.

Edited by
HORATIO BOTTOMLEY, M.P.



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 LEAGUE. THE LIGHT-WEIGHT CHAMPION. THE CAULIFLOWER LEAGUE,
 AND OTHER UNMITIGATED FOOLERY.

1907—

WITTY CUR'S ALMANAC

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THE WORLD, THE FLESH, AND THE DEVIL

[The Editor discourses upon passing events and topics of the day.]

Huddersfield has given the Government a much-needed fillip. Nobody expected the seat to be retained—and the result is undoubtedly a big compliment to "C.-B." and his colleagues. Perhaps it is because they are at length showing signs of doing something. The Trade Disputes, Land Tenure, Plural Voting, and Workmen's Compensation Bills—practically "through"—and the promise of Old Age Pensions at an early date—these are things understood of the people. Nobody cares a rap about the "Education Bill"—because there is no education in it. But what of the Provision of Meals Bill? Winter is coming.

If the Unionists had won the election, how wildly they and Mr. Keir Hardie would have whooped for joy, whilst Mr. Hardie would have done a still wilder whoop on his own if the I.L.P. man had done the trick. It is an open secret that he was dead certain his man would go in, and he was prepared to expand his bosom and embrace "C.-B." and the Government with the air of a heavy father. It is not so much the differences or the likenesses we wish to emphasise in these three-cornered contests, but the truculent, unreasonable, uncompromising Hardiehood of the I.L.P. leader. Of course, when we get the Second Ballot, it won't matter, but in the meantime a sharp rap on the knuckles would do him no harm.

The League of Mercy entertainments at the Ritz Hotel were magnificent—but they were not mercy. The chief attraction was the tableaux vivants, for which two hundred ladies entered their names. It was stipulated that they should be good-looking and have faultless figures; and twenty-four ladies fulfilling these transcendent requirements having been chosen, they were gowned in Parisian confections costing £5,000. All this, it should be understood, was on behalf of a League of Mercy. It does not appear to have occurred to these fashionable ladies that the League could well have spared the gowns if Mercy had received the £5,000 instead. That society cannot be merciful without being gorgeous is not precisely a revelation, but it may, we think, fairly be regarded as a regret. We fear that mercy is less in their thoughts than the show.

Are we really, really, to have Old Age Pensions? And, if so, when? The Government has given a definite promise to deal with the question "as soon as time and money permitted." Even Mr. Asquith, who has no visible emotions, thawed somewhat at the prospect of being able "to submit to the House of Commons a financial plan by which provision should be made for the veterans of industry." He added that he regarded the question as one of extreme urgency. Old Age Pensions is a great problem, but not a very difficult one. Still, it will be a great achievement for any Government which succeeds in establishing them on a sound legislative basis. The only thing now is to find the "time

and the money." And that is easy enough. Before the next Budget, we will endeavour to indicate to Mr. Asquith a few new sources of revenue.

We recently received the following choice communication:—

"Sharrow, Sheffield.

"Sir,—As a respectable person who has invested a serious portion of his means in South African shares, I, like hundreds of others, must regard your ignorant, self-advertising and dishonest attitude re Chinese labour with astonishment and contempt!

"Thousands of British subjects are already ruined by the blight cast upon the South African mining industry by such ignorant and contemptible and callous scoundrels like yourself.

"You sneaked into the 'House' by lies and juggling; and, although every intelligent man on both sides knows now that your swindling fiction is played out, yet you have the imbecility to parade your ignorance still.

"I presume a dishonest blackguard like yourself is not prepared to provide your share to recoup the British investor for his losses arising from the ignorant and vicious attitude of scoundrels like yourself.—Yours truly,

"A DISGUSTED LIBERAL."

For a "respectable person," this is not bad. What a disreputable person would have written, we shudder to think. But then we know this sort of "respectable person"—he comes from Sheffield!

Gratitude does not appear to be a strong point with the sufferingettes. When they were run in by the policeman for brawling they blamed the Government. When the magistrate sent them to gaol, they blamed the Government. When the Home Secretary reduced the sentences of some of them, they blamed the Government. When they complained of having to go third-class, like ordinary prisoners, and were made first-class misdemeanants, they blamed the Government. Now that they have been let out before their time, they blame the Government. We suppose that when they kick up another row and get run in again, they will be found still blaming the Government. That is the worst of these ladies. They have no sense of humour. Meantime, Huddersfield will not encourage them.

After the address of the Bishop of Carlisle to a Boys' Brigade the other day, there should be a boom in porridge. Latterly, it has been suffering severely from slump, even in Scotland, where, with the widening influences of a nobler civilisation, they are gradually ceasing to regard it as ground stuff. Not only so, but there are eminent dietetic experts who denounce it as a pernicious dish. But the Bishop is still a man of faith, and he maintains that one of the secrets of success in life is porridge, and plenty of it. This secret, so far as we are aware, has never been previously disclosed by the writers of the great national biographies, but in the future those who write the lives of our statesmen, soldiers, bishops, men of science, men of letters, and captains of industry, will no doubt look for the keynote of character in some such quaternion of virtues as patience, perseverance, punctuality, and porridge—we do not include Push, because Mr. Carnegie says that doesn't count much.

There is a great deal of talk in the House of Commons Lobbies and in the newspapers about a compromise between the House of Lords and the Government. We dislike compromises, for they are not, as a rule, satisfactory to anybody. All his life Dr. Davidson has been one of the shrewdest and most business-like of clerics; and as a Right Reverend Father on the throne of St. Peter, it was not likely that he would miss the opportunity afforded by Mr. Birrell's Bill to get for the Church in the Lords what the Opposition were unable to get for it in the Commons. The Archbishop's opposition is based on the well-known principle of demanding as much as possible with the view of being offered more than you would otherwise get. He has had a com-

promise in mind all along. But these everlasting compromises with the Bishops and Peers reduce the representation of the people by franchise to a mere farce. So far as we are concerned, we hope there will be no compromise. The Bill was a glaring example of legislative compromise before it went to the Lords, and if the Lords won't have it, the Government should let the thing die. Ministers will have to face the wreckage of many other Bills in the Lords before they appeal to the electors again, and the Education Bill will serve as a good foundation for the pile.

As a matter of fact, the death of the Education Bill will open the fight, and this time we hope it will be a fight to a finish, against the privileged Chamber. As now constituted, the House of Lords is "useless, dangerous, and ought to be abolished." It always concedes to fear what it will not yield to reason. But a democratic majority should not for ever have to face the alternative of having its Bills slaughtered or making anti-democratic concessions, and the best way of proving its power is to apply it, once and for all. But how is it to be done? The problem is difficult, without doubt; but as Calonne once told Marie Antoinette in the Revolution, "If it is only difficult, it *can* be done; if it is impossible, it *shall* be done." A democratic majority representative of the community have only to be united in a common aim and a common effort, and the House of Lords, as we know it now, will come to its predestined end. We do not, however, favour the creation of a few hundred new peers. Most of them, once in the gilded chamber, would probably "rat."

The Marylebone Guardians seem to be an ingenious body. They have passed a resolution that all able-bodied paupers, male or female, admitted to the "House" between December 18th and December 25th should be given ordinary diet on Christmas Day. It appears that a large and increasing number of artful dodgers like to make themselves warm and cosy for Christmas week, when discipline is relaxed and life is full of beer, goose, plum pudding, golden texts, and indigestion. That promise of ordinary fare, however, will probably turn their eager feet in some other direction. What about Poplar?

We hope it is true, as stated in a multiplicity of papers since our announcement of the "truth about Mr. Chamberlain," that "before long" the right hon. gentleman will "go abroad to complete his convalescence and will then return to resume an active part in political life." The return of Mr. Chamberlain to the House of Commons would be welcomed on personal grounds by every member of it. The House loves a good fighter, and at the present time the Opposition is singularly lacking in strenuous, virile leadership. But we fear Mr. Chamberlain is still very ill indeed, and at the present moment the phrase, "to complete his convalescence," is hardly the one to use.

Whatever the actual facts in the case against Caruso may be, it is clear as daylight that they did not amount to proof, and his conviction in a New York police-court in the absence of the woman who made the charge is Yankee justice *in excelsis*. It reveals the power of Tammany, not exactly in a new place, but in a place where an Englishman, at all events, would not expect to find it. Tammany controls police and magistracy alike, and the magistracy must not let the police down. The woman either deliberately kept away from court, or was spirited away by the police. In such circumstances, a similar accusation in a British court must have fallen through. America is a glorious country. We know it is, because the Americans say so. Nevertheless, we think it has still a great deal to learn from England in questions of administering justice.

Another instance of paying your ha'pence and taking your choice:—

The Tribune, Nov. 19, 1906. *The Daily Mirror*, Nov. 19, 1906.

Miss Kaye, whose life was so gallantly saved at the cost of his own by Mr. Simpson, at the actors in the recent drama—the Bishop's Road Station of the Metropolitan Railway, but Road Station, still lies in a who, in consequence of the injury she received, was removed to St. Mary's Hospital, Paddington. . . . The Secretary of the hospital states that it is impossible to say when Miss Kaye will be physically fit to be removed.

Some of the papers are very fond of baiting Mr. Winston Churchill for being unaware of other people's importance, but surely they overdo the gibing. Clever young men are not usually unconscious of their own abilities. Even the once youthful Curzon, that Tory idol of a past day, had a guid conceit o' himself, and did his hair carefully. He talked to members of the House of Commons, as an Under-Secretary, as if he were the Almighty, and they were black beetles, and it came to pass that, as Lord Curzon, no Indian Viceroy ever excelled him in magnificence, or in glory.

Mr. Churchill is not a young man of that class at all events. It may be that there are many people who wish they could be half as positive about anything as he seems to be about everything. But he has none of that unspeakable personal vanity which makes even talent ridiculous. The truth about the temperament of Mr. Churchill is that he is a nervous young man who hides, or strives to hide, his nervousness, and forget his self-consciousness, by boldness and, if you like, by audacity. When he assumes a masterly tone towards others, he is, in fact, assuming a masterly tone towards himself. Thus it may seem at times that he does not care twopence for anybody, whereas he actually cares threepence, and possibly even fourpence.

A few weeks ago, we awarded a biscuit to a teetotal doctor for warning total abstainers to be careful in their choice of milk, because cows which were fed upon brewers' grains produced milk impregnated with alcohol. The dangers of milk are even more deadly than the imagination of this scientific alarmist had conceived. Here is a story from America, told in the scrupulously edited columns of the *Weekly Dispatch*. A herd of cows came across some apple pomsee, the residue from cider making. With animal curiosity they immediately sampled it. So drunk did they become that they rolled and frolicked on the ground, unable to "moo" for hiccupping. For two days their milk had a distinct flavour, and was described by the owner as "milk punch." We really think the Editor of the *W.D.* must have a biscuit!

We have received a copy of the *Christian*, containing an article on the late George Jacob Holyoake. In it the uprightness and unselfishness of the veteran reformer's life "on the secular side," and his genuine interest in the physical betterment of the people are admitted. But the article proceeds: "As a boy, Mr. Holyoake attended the ministry of John Angell James, at Birmingham. Had he continued there, he would surely have come into the possession of knowledge concerning God that would for him have been eternal life. But the boy went off to the Unitarians, where the Deity of Christ is suppressed. The only way of knowing God is through our Lord Jesus Christ. That means destroyed, the result also is destroyed. And George Jacob Holyoake's negation of things Evangelical must be put to the account of those who offer men husks instead of bread." In the same issue there is a column of fulsome adulation of Dr. Torrey—with no reference to the cowardly manner in which he foully slandered the memories of Paine and Ingersol. No, no! It will not

do, Mr. *Christian*. If the husks produce Holyoakes, we would ten thousand times rather feed on them than on the bread that developes Torreys. A man who is "upright on the secular side" is good enough for us. The fault with so many upright people "on the spiritual side" is that their mundane morals are so often rather weak. The *Christian* evidently thinks that our revered kinsman has gone to perdition—a result which, apparently, would have been the same even if he had remained an Unitarian. We prefer to cherish the closing words of an address delivered at his funeral by a life-long friend: "I know not what may be Beyond, but if there be a place where the good and true and pure are gathered, and it should be my lot, by God's grace, to enter—this, at least, I know—there I shall find George Jacob Holyoake."

During the hearing of a Police-Court case the other day the defendant's solicitor objected to the Court reporter taking notes of the uncorroborated statements of a police officer respecting the past record of his client. He pointed out that such a statement would not be evidence at the trial, and that judges were always scrupulously careful to keep from the jury any knowledge of previous convictions. The magistrate replied that he had complete confidence in the intelligence, good sense, and fairness of the reporter—and the following day the police officer's evidence, together with the whole conversation about it, and the magistrate's comforting assurance, appeared, verbatim, in the papers!

John Bull's Biscuits.

AWARD NO. 124.

For awarding Colour-Sergeant Gardyne a medal and an annuity for his services in the Crimean War, fifty-one years afterwards,

THE WAR MINISTER
TAKES THE BISCUIT.

AWARD NO. 125.

For describing the "compulsory" closing of opium dens in China as a measure conferring "freedom" upon "drug slaves,"

THE DAILY MIRROR
TAKES THE BISCUIT.

AWARD NO. 126.

For saying, at the Constitutional Club, that the Canadian preferential tariff has "sufficed to turn the channels of trade towards the United Kingdom instead of towards the United States,"

PROFESSOR HEWINS
TAKES THE BISCUIT.

AWARD NO. 127.

For dispensing six shillings in charity out of an income of £60, and retaining £59 14s. for "salaries and other management expenses,"

THE AYR CHARITY ORGANISATION SOCIETY
TAKES THE BISCUIT.

AWARD NO. 128.

For appointing a Board of Officers, composed of a Field Officer "detailed by the Brigade Major," an Officer "detailed by the Chief Engineer," and the Officer in charge of Barracks, London District ("The Senior Officer to act as President,") to "investigate and report upon damages recently caused to a gas pendant over the billiard table in the Sergeants' Mess, thereby injuring the cloth,

THE WAR OFFICE
TAKES THE BISCUIT.

AWARD NO. 129.

For taking two years and two months to deal with a flue at Broadstairs Post Office, which flue when erected was, despite local advice, placed inside instead of outside, the building, thereby immediately causing a fire, and then stating that "all that was necessary had been done by his department,"

THE ARCHITECT OF THE OFFICE OF WORKS
TAKES THE BISCUIT.

IN THE CITY.

The Standard Life Insurance Company.

It is not surprising that there should be great dissatisfaction amongst "with profits" policy-holders of this Company, and that this dissatisfaction has culminated in the determination to test the legality of the action of the Directors in a Court of Law.

We have received the following letter from an Edinburgh correspondent:—

In your issue of JOHN BULL for November 17th, in your replies to correspondents' column (p. 581), you reply to an inquirer, "T. W. W." (Durham) concerning the position of the "Standard Life Insurance Company," with respect to its "with-profits" policy-holders whom the "Standard" Board have so unfairly treated, by the Board's action in passing payment of the justly anticipated bonus on the results of the quinquennium ended November, 1905.

Myself a policy-holder on the with-profits plan, for a considerable sum, I and many others here are not only keenly disappointed and disgusted, but we are determined to take, if necessary, legal action in the Supreme Court in Scotland for the purpose of challenging the legal right of the "Standard" Board to act in so unjust and inequitable a manner towards their with-profits policy-holders.

My object in writing is to draw your attention to the fact that the initiative in this attack upon the "Standard" Board in the interests of certain policy-holders has been commenced by an eminent firm of Writers to the Signet in Edinburgh.

Messrs. Forbes, Dallas and Co., W.S., 27, Charlotte Square, Edinburgh, have obtained the legal opinion of an eminent Scottish counsel—Professor Kennedy, LL.D., Advocate, Professor of Law in the University of Aberdeen. This opinion is extremely favourable to the contentions of the with-profits policy-holders. Such being the case, Messrs. Forbes, Dallas and Co., who are acting primarily for certain policy-holders, have deemed it expedient to call the attention of the large body of with-profits policy-holders in the "Standard" to this matter, and I venture to send for your information a copy of the issue of the Scotsman for November 21st, containing a special notice directing the attention of the policy-holders in question to the matter, by inviting such to at once communicate with the legal firm whose name is subscribed to the notice referred to.

There has been widespread disgust on the part of these with-profits policy-holders all over the country with the action of the "Standard" in passing—for the first time—the quinquennial bonus.

Now that something is being done, I would humbly suggest that, if you could see your way to draw the attention of your immense circle of readers of your journal—among whom there must be a considerable number of disappointed "Standard" policy-holders—such action by intimation in your journal would draw wider attention to the matter. What is desired is that as large a body of these policy-holders as can be obtained should send in their names and addresses to the legal firm in Edinburgh. They will incur no liability in any way, but they will have an opportunity of attending a meeting (or meetings) to be subsequently arranged, at which a general course of action will be decided upon. It is regarded as almost useless for a few policy-holders to approach the "Standard," but if a solid body of substantial policy-holders combined together, it would have probably a better effect than the attack of a few.

Perhaps you may point out in your journal the opportunity which now presents itself for united action without pecuniary liability. A test case of a selected policy-holder may probably be made, but it is felt that were there a large number of policy-holders behind, it would produce a better effect, to begin with, on the "Standard" Board.

You cannot surely overlook the fact that this is really a most serious matter to many policy-holders. I trust you may assist to make known the proposed opportunity policy-holders may obtain to secure satisfaction.

It must be admitted that the present position of the with-profits policy-holders of the "Standard" is a most unsatisfactory one, and the outlook for the future is depressing. Are they content to go on paying an annual premium calculated at a higher rate than the ordinary non-profits policy premium, when it has been demonstrated to them that it is possible for them to find themselves at the end of the quinquennial period in a position identical with the non-profits policies, with this important distinction, that the latter have contributed considerably less to the Company's funds?

Let us give a concrete instance: A policy-holder five years ago effected a policy with the "Standard" for £5,000. A non-profits policy would have cost him an annual premium of £135. But he was induced by an official of the Company to take out a with-profits policy at an annual premium of £161 os. 10d., being assured that, from an investment point of view, this would be a far better policy. He has paid in the five years (not to mention interest thereon) £130 4s. 2d. more than the non-profits rate, yet at the end of the quinquennium he is in the same position, and his policy is worth no more than that of the man who insured without-profits, and who saved his £130. Instances like this could be multiplied, and the question might well be asked, is it not possible to claim a return of the difference?

It is all very plausible for the "Standard" Board to shelter themselves and to find justification for their action in passing the bonus, in the results of the operation of the adjustment on re-valuation of assets by the

adoption of the recently-compiled Om. tables, which require a larger reserve than the valuation by the Hm. tables formerly used. The accounts of the "Standard" at November 15th, 1905, show a sum of £188,556 1s. 1d., which has been devoted to the re-valuation of assets. At the previous division of profits in 1900, the sum of £596,046 was allocated to the policy-holders.

The expenses of management incurred by the "Standard" are exceedingly heavy. Contrasted with other institutions, the figures are really surprising. Doubtless the many Colonial and foreign branches of the "Standard" explain in part higher percentage of expenses to revenue in the case of the "Standard," but other institutions of high standing doing similar business can point to more profitable business, better results to policy-holders, and at very considerably less expense.

For the benefit of readers who are interested policy-holders of the "Standard," we append some comparative statistics which bring home the cost of the "Standard" administration.

In the view of many shareholders, and others, the "Standard" management is capable of improvement in several directions. It is worthy of notice that the present manager of the "Standard" was a member of the Board of Directors up to 1904, when he accepted his present position.

In the last prospectus issued by the "Standard," May, 1906, the prominent paragraphs dealing with the "Success of the Company," "Past Divisions," which appeared in former issues, were conspicuous by their absence. Yet, between the period from 1900 to 1905, every publication issued by the "Standard" office bore evidence to the fact of the approaching "fifteenth division of profits at November 15th, 1905." Since that date has passed there has been a tone of chastened humility in the prospectus and other literature issued by this old Scottish office—supposed to be in the front rank.

The "with-profits" policy-holders have sustained a mortifying disappointment, coupled with substantial, and in some instances serious, loss. These ought now to look after their interests in a determined and united attitude.

STANDARD LIFE ASSURANCE CO.—Meeting, May 10th, 1906.			
1905.		Percentage of Expenses.	
Premium revenue	£299,158 10 2	..	£29 10 2
(Premium revenue on new policies, 1905, £110,016)			
Total revenue	£1,464,777 0 0	..	£13 19 6
Commission	£20,330 12 11		
Expenses of management	£144,413 1 11		
Total expenses	£204,743 14 10		
Total funds, Nov. 15th, 1905, ...	£11,363,992 18 10		

SCOTTISH WIDOWS' FUND.—Meeting, March 27th, 1906.			
1905.		Percentage of Expenses.	
Premium revenue	£1,120,790 9 3	..	£9 16 5
(Premium revenue on new policies, 1905, £24,839 7s.)			
Total revenue	£1,815,457 6 9	..	£6 1 6
Commission	£26,954 0 10		
Expenses of management	£74,136 1 10		
Total expenses	£110,090 1 10		
Total funds, Dec. 31st, 1905	£17,760,347 3 1		

SCOTTISH PROVIDENT INSTITUTION.—Meeting, March 29th, 1906.			
1905.		Percentage of Expenses.	
Premium revenue	£249,480 0 7	..	£13 6 0
(Premium revenue on new policies, 1905, £25,327 19s. 3d.)			
Total revenue	£1,245,547 13 6	..	£6 6 0
Commission	£16,843 2 2		
Expenses of management	£23,158 2 10		
Total expenses	£20,001 5 0		
Total funds, Dec. 31st, 1905	£13,450,605 5 0		

The Bahia Blanca and N.W. Railway Company.

A correspondent writes:—

"Less than twelve months ago this company raised a million, and it was underwritten at 3 per cent. by Messrs. Sheppards, Potts, and Co. (and their friends), at the cost of over £35,000 (see the annual accounts). The loan was readily applied for by the public twice over, so somebody (or somebodies) made a nice little plum over the innocent 'non-risky' transaction."

"The late issue of £1,250,000 is treated similarly—3s. per share (3 per cent. is to be paid the same brokers, and their friends), so in the next published statement we may expect to see over £40,000 figure as cost of insuring."

"This loan, I understand, has been more than subscribed, and has therefore relieved the underwriters of all risk, and left them the grand (and wholly unnecessary) profit I have mentioned."

We fancy that a critical look into the general balance-sheet of this Company would reveal some points of interest.

Ignorance—or What?

On Tuesday there was a discussion at the Constitutional Club on "Preferential Trade Arrangements and the next Colonial Conference," the discussion being opened by Professor Hewins, who, in the course of his address, made the following statement, as reported by the *Times* next day:—

"Up to 1897 the course of British trade with Canada was steadily downwards, whereas the trade of the Dominion with the United States, as a whole, was upwards. The adoption by Canada of a preferential tariff had sufficed to arrest the downward movement, and to turn the channels of trade towards the United Kingdom instead of towards the United States."

What is to be said of this statement, which ought to shame a schoolboy? We have before us the Report of the Department of Trade and Commerce of the Dominion of Canada, for the fiscal year ended June 30, 1905, a volume which, presumably, Professor Hewins has seen. If he will turn to page 16 of this official statement he will find set out a statement of the values of merchandise entered for consumption in Canada during the fiscal years ended June 30, 1868, to 1905, inclusive, showing in each case the imports and the percentages of imports from Great Britain and the United States respectively. We will take the year 1897, when the preferential duty began, and the last completed year for which figures are available, and here is the result:—

	Great Britain.	United States.	Percentage of Imports from	
	Dols.	Dols.	Gt. Britain.	U. States.
1897	29,401,188	57,303,348	27.58	53.48
1905	60,342,704	152,431,686	23.98	60.58

In the nine years the percentage of the total Canadian imports that came from Great Britain fell from 27.58 to 23.98; the percentage of the total Canadian imports that came from the United States rose from 53.48 to 60.58. And yet Professor Hewins affirms that the preferential tariff has "sufficed to arrest the downward movement and to turn the channels of trade towards the United Kingdom instead of towards the United States."

The Institute of Directors.

This excellent institution—which, by the way, has just got its charter—has been dining. A considerable number of its members met at the Hotel Cecil the other day, with His Grace of Argyll in the chair. The Duke said many pleasant things about the Institute, and Lord Avebury—platitudinous, as usual—followed suit. That is all right, and we wish the Institute long life and prosperity; but may we whisper a word of caution as to membership? There should be something like selection. Perhaps there is, but we note some names amongst those present at the dinner which invite reflection.

We direct attention to the report of the directors of the North White Feather Gold Mines, Limited, which will be found on page 654.

What is the connection between the *Regina Syndicate* and the Chinese Engineering Company—or ought we to say the latter's officials? Can Mr. Julius Pam enlighten us?

Recent movements in connection with that great New Zealand mine, the *Waihi*, are mysterious, and suggest a change in management. Are Messrs. Bewick Moreing anxious to obtain control? Do they want the continent?

ANSWERS TO QUESTIONS.

No notice can be taken of anonymous communications.

BRITISH HOMES ASSURANCE CORPORATION.—F. W. (Canterbury).—With reference to the letter that appeared in our columns of November 17th, F. W. writes to us to say that he will be happy to buy W. M.'s certificate if he cares to sell it. We shall be pleased to give W. M., F. W.'s address if he desires it.

TRAMWAY COMPANY.—A. M. G. (Edgbaston).—The company you speak of is not in a flourishing condition, as we should have thought you would have known, seeing that you have not received dividend upon your shares for several years.

LEE, BAILLIE AND NEPHEW.—O. P. G. (Cardiff).—We hope you will not be persuaded by your friend to buy the shares recommended in the circular letters you send us.

EDINBURGH LIFE ASSURANCE COMPANY.—BROWN (Manchester).—It is a sound office, but we think you might do better elsewhere.

LONDON, EDINBURGH AND GLASGOW ASSURANCE COMPANY.—W. D. (Mile End).—We hardly think its shares suitable for your purpose, but its position has much improved of late.

LLOYDS BANK.—W. B. (Aldersgate Street).—We thank you for the pamphlet you send us, "Notes on Banking," but it does not seem to touch upon the points raised in the matter of Lloyds Bank and their bankrupt customer.

INVESTMENT OF £30.—BETTER INTEREST (Beckenham).—Our advice to you is to keep your £30 in the Savings Bank until it has grown a little larger; then write to us again, and we will advise you where to put it so as to get better interest than that given to you by the Government.

INVESTMENT OF £50.—M. O. W. (Glasgow).—We can only advise you as we have advised "BETTER INTEREST."

CANADIAN PACIFIC.—OSBY (Ebbwvale).—We think them suitable for your purpose.

PROVIDENT ASSOCIATION OF LONDON.—T. W. D. (Bootle).—We know of no sufficient reason why you should not act as agent for this Association.

CYCLE AND MOTOR SHARES.—BULLITE (Bridgewater).—We do not know where you could get a "daily" quotation of Cycle and Motor shares fuller than that given in the financial paper you name.

PROVIDENT ASSOCIATION OF LONDON.—A. E. H. (Wallasey).—It is financially strong.

GREYHAW LIFE ASSURANCE COMPANY.—W. D. (Bournemouth).—It is an old-established office of good standing.

SUN LIFE ASSURANCE COMPANY OF CANADA.—A. T. (Bournemouth).—We do not think you need be under any apprehension as to your endowment policy.

BLITHE GOULD.—A. T. T. (Cannon Street).—We are obliged to you for the advertisement from the *Daily Mirror*. We can only hope that it will not mislead even the very credulous.

CHARLES AND CO.—E. J. S. (Glasgow).—We agree. The difficulty is to stop it without more active assistance from the Post Office authorities than they seem inclined to render.

GUARDIAN ASSURANCE COMPANY.—JUNO (Birmingham).—Yes, we think so.

THREE MINING SHARES.—B. F. S. (Bath).—We should get rid of the lot, and so out the loss.

BRITISH ELECTRICAL CAR COMPANY.—NEMO (Newport).—Send us the name and address of the liquidator.

BREWERY SECURITIES.—OPTIMIST (Blackburn).—As a rule, the brewery companies are doing a little better, but, speaking generally, we do not think this the best time for investing in brewery shares.

LOTTERY BONDS.—E. D. R. (Putney).—You are quite right as to the law, but we have no doubt the firm you name will get them for you if you want them.

INTEREST IN POLICY.—PRECAUTION (Hull).—The insurance company would naturally pay the amount of the policy to the representative of your father's estate, and the only way you can avoid that is by getting the policy assigned to yourself.

THE EQUITABLE HOUSE PROPERTY, LIMITED.—AUGUSTUS (Bristol).—The conditions, as sent to us by you, seem fair, and the only question is as to the ability of the company to carry out all its conditional undertakings. You will notice that the promise to advance depends upon there being "available" means. That, of course, goes without saying, but it is well to bear it in mind, since it shows the importance of dealing with a substantial society.

OUTSIDE BROKERS.—M. J. B. (Granstown).—We do not recommend either of the firms mentioned, and advise you not to enter upon option speculations of the kind indicated. It should be sufficient for you to remember the words of the Lord Chief Justice—your gain must mean the firm's loss.

OUTSIDE BROKERS.—P. (Hemel Hempstead).—We do not recommend the firm in question, for the reason given above.

KLEINSDORF EXTENDED.—T. L. B. (Leeds).—(1) We should not advise putting more money into this concern. (2) As to the new shares, you cannot be compelled to take shares having a liability. And if you refuse the new shares you lose all interest in the company, and are not liable for calls on the new shares.

THE EAST LUTHERAN AND VLEI GOLD MINING SYNDICATE.—C. H. (Clapton Park).—In our opinion, none. There is no very late available information about the property.

PURCHASE OF POLICY.—DOUBTFUL (Gloucester).—It is not a strong company, and we should be inclined to decline the offer.

BARNUM AND BAILLY.—ZROCK (Renfrew).—We should sell and cut the loss. The shares are very speculative.

NEW YORK LIFE INSURANCE COMPANY.—WELSHPOOL. —We can understand your anxiety, but the company is quite solvent, and there is no occasion for you to sacrifice your policy. Only, if you want fresh insurance, go to an English office.

RANDFORTHIN ESTATES GOLD MINING COMPANY.—A. M. (Dundee).—We should be disposed to hold for a time. The company has great possibilities, being possessors of a large area of ground with a section of it proved to contain reefs.

THE REGAL FIRE AND ACCIDENT COMPANY.—F. B. (Bristol).—It is an offshoot of the British Homes Assurance Corporation.

ASHANTI GOLD FIELDS.—F. M. (Earl's Court).—Upon your statement we should say that you have no defence, and that if you go into court you will only add costs to an obligation you must discharge. We strongly advise you to settle.

SALE OF CONSOLES.—S. R. L. (Bristol).—(1) Yes, certainly, if Consols recover to 90, you should sell. (2) We never recommend our readers to buy Yankee securities. You never know where you are with those gentry.

BRITISH HOMES ASSURANCE CORPORATION.—B. B. (Putney).—We will communicate with W. M.

FOUR SHARES.—E. D. D. (Barnstaple).—(1) You say you hold Bovril Ordinary and Deferred, Vanderbergs Ordinary, and Waring and Gillows Ordinary, that you wish to sell some of them, and you ask our advice as to which. If you have been in the habit of reading *JOHN BULL*, you must know that we do not think well of Waring and Gillow. We should therefore sell these shares and the Bovril Deferred. (2) The Tea shares you name are of very small value.

ARGENTINE SYNDICATE, LIMITED.—B. (London).—You can get the particulars you want at Somerset House.

WOOLWICH BUILDING SOCIETY.—INQUIRER (Regent's Park).—We have always understood it to be a sound and well-managed society.

LO ANOMIERS.—F. M. (Camberwell).—We note what you say as to this property.

PEOPLE'S BANKS.

Persons interested in the subject of People's Banks should send a Post-card to

MR. THOMAS FARROW.

29, New Bridge Street, London, E.C., for a free copy of his new and instructive publication,

"THE POST OFFICE DEPOSITOR,"

OR, THE DISCOURAGEMENT OF THIEF A Case for People's Banks."

HOW to INCREASE your INCOME

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Write at Once for Pamphlet (post free on mentioning this paper.)

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Stock and Share Dealers,

Queen Anne's Chambers, Westminster, S.W.

Telephone Nos. 867 Westminster, and 7765 Gerrard.

Telegraphic Address, "Stockwork," London.

LA ROY.—H. H. M. (Donar Bridge).—The prospects have improved, but, of course, these shares are very speculative.

OUTSIDE BROKERS.—J. A. W. (Putney).—(1) The Manchester firm you mention are best left alone. (2) The London company you name carry out their engagements, such as they are.

WEARDALES.—S. H. G. (Leeds).—Having regard to the surrounding circumstances, these shares ought to be worth their present quotation. With the running out of contracts the company is beginning to get higher prices for its coal. The 6 per cent. dividend distribution of this year was not earned from the profits of the year, but there is improved outlook. At their present price, and on the basis of the last dividend, the ordinary shares yield a trifle over 6 per cent., and this applies both to Preferred and Deferred Ordinary.

TWO OUTSIDE BROKERS.—S. V. (Sheffield).—It looks as if the same hand controls both concerns.

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.—A. N. (Spital-Fields).—Yes, among the best.

NATURAL PREMIUM ASSOCIATION.—H. H. (Aldwyck).—The company has had many difficulties to reckon with, and its system is condemned by many experts, but we should be inclined to advise you to continue your payments.

SALVATION ARMY BUILDING ASSOCIATION.—F. F. (Hull).—We note what you say. That your friend got his 30s. in the £ was due altogether to the honourable course taken by the directors of the Association, in opposition to General Booth.

CHARING CROSS BANK.—JAMES (Hammersmith Road).—We take note of your opinion that we ought not to accept the advertisement of this bank, seeing that it "conducts its business in usurious manner." There is much cant talked about usury. If a man has a bundle of gilt-edged securities lying with his bankers he does not go to concerns like the Charing Cross Bank to get money. If he has no securities with his bankers, and his balance is a sovereign or two, or if he has no bankers at all and wants some money urgently, he does go to concerns like the Charing Cross Bank, and he is glad to get money from them on what is called usurious terms. Usually the security is bad, and then the interest is necessarily high. In most cases, and, sooner or later, he who borrows at 30 per cent. goes to the devil, but occasionally money borrowed on such terms saves him, and whether one or the other, there is no disgrace in lending at such rates, provided always there is no deception, and what is promised is performed.

RENUMERATIVE INVESTMENT.—STUDENT (Leffas-in-Cleveland).—(1) If you are content with the interest, which would be about 3½ per cent., we would recommend the Ordinary shares of J. and F. Coats, Limited, or of Arthur Guinness, Son and Co., which would give you nearer 4 per cent. (2) The objection to Bank shares is the heavy liability for uncalled capital that attaches to most of them. (3) Have nothing to do with the people you name. It is surprising that one who writes to us for advice as to investments which would leave him no room for anxiety should on the same page inquire whether we would advise him to send up money to outside brokers of whom he knows nothing.

"A ROAD TO FORTUNE."—J. U. T. (Manchester).—You are always safe in throwing pamphlets with titles of this sort into the waste-paper basket. The authors of the present one, Ounliffe, Russell and Co., have been making immense profits for the last sixteen or eighteen years by selling various bonds at something like 30 per cent. higher than the market value.

GEORGE NEWNES, LIMITED.—A. B. (Bow).—The last report of this company was not so good as its predecessors, and the refusal of the directors to explain what had brought about the change in profits was disturbing. At the same time, the business is no doubt sound, and we should hold in the hope of recovery in quotation.

PEN WYOMING COFFEE COMPANY.—RKE (Bedford Park).—No, we do not consider them a safe holding. Your friend should accept the offer that has been made to him, and in future avoid these Yankee mining companies.

CITY AND WESTMINSTER EXCHANGER, LIMITED.—H. B. (Ipswich).—We know nothing against them.

JOHN KNIGHT, LIMITED.—F. H. P. (Sydenham).—The paragraph you quote from the prospectus speaks for itself. The powers it gives are, of course, very prejudicial to the ordinary and deferred shareholders.

W. GRIFFITHS AND CO.—O. H. (Batham).—Not very bright.

OUTSIDE BROKERS.—BUCKET SHOP (Finsbury Park).—Have nothing to do with any one of the firms you name.

VARIOUS SHARES.—OLGA (Palmer's Green).—(1) All the shares you name are fairly good, but you might make a better selection. See some of the shares recommended to other intending investors in our last week's issue and the present one. (2) We should not touch the Motor shares.

THE SCOTTISH LEGAL LIFE ASSURANCE SOCIETY.—H. WILSON (Dulwich).—Yes.

MARGINAL INVESTMENTS.—M. B. (Burgess Hill).—(1) We should have thought that you yourself would have been able to give the answer to the questions you put to us. Put in a sentence, the company expect you to give them and maintain a 20 per cent. margin. If you take our advice you will have nothing to do with Marginal Investments or other devices for making fortunes quickly. (2) We cannot recommend you Mining shares "so as to yield about 20 per cent. without much risk." Twenty per cent. without much risk is not to be got.

LIABILITY TO BROKERS.—F. T. (Dundee).—You are liable not only in honour, but in law.

New Issues.

THE SIDI SALEM ESTATES OF EGYPT, LIMITED.—This company has been formed, with a capital of £212,396 8s., divided into 103,000 ordinary shares of £2, and 7,735 founders' shares of 1s., for the purpose of taking over 14,000 acres of land in Egypt at a net price of £238½ per fiddan. There is a report from one Pollay Bey, which gives his opinion as to the value of the land, which he puts at from £240 to £245 per fiddan, but there is nothing to show that it is worth that price, or that it can be got. The promoters, however, seem to have faith in the credulity of the public, seeing that they are issuing the ordinary shares at 8s. premium. Our readers should have nothing to do with this concern.

A PERFECTLY SAFE INVESTMENT.

£19 7s. 6d., payable yearly, will secure at age 60, for a person now age 30, £1,179, payable over 10 years, or £1,000 in one sum, or an income for life. No medical examination. All payments returned in the event of previous death. A proportionate paid up policy may be taken at any time. The investment is the absolute guarantee of one of the strongest British Life Insurance offices. Persons desiring to invest under this scheme, or who contemplate Life Insurance, will do well to write us. Most people for want of expert advice do not insure under anything like the best conditions. Gordon Mannering and Co., Insurance Experts, Harpenden Herts.—ADYT.

THE NORTH WHITE FEATHER GOLD MINES, LIMITED.

Report of the Directors and Statements of Accounts to the 30th June, 1906.

To be submitted to the Shareholders at an Ordinary General Meeting of the above-named Company, to be held at Winchester House, Old Broad Street, in the City of London, on Monday, the 10th day of December, 1906, at 12 o'clock noon [precisely].

1.—The Directors beg to submit the audited Statements of Accounts for year ended 30th June, 1906.

	£	s.	d.
2.—The balance of profit at 30th June, 1905, amounted to	7,763	3	10
The Profit and Loss Account for the year under review shows a credit balance of	9,922	4	11
Making together a sum of	£17,685	8	9
From this amount a dividend of 6d. per Share has been paid, which, with Income-tax, absorbed	9,996	5	0
Leaving a balance of...	£7,689	3	9

which is recommended shall be carried forward.

3.—The Engineers' Report sets out in full detail the development work of the period under review and the proposed operations for the next twelve months. The tabulated statements show a considerable increase in the quantity of ore treated, which is accompanied by a further decrease in working costs. For the twelve months ending June, 1906, the Mill crushed 20,355 tons, yielding 11,651.32 ozs. bullion, and 17,664 tons were cyanided, yielding 1,481.76 ozs. bullion.

Nearly the whole of the ore treated has been drawn from one chute of ore which has yielded sufficient ore to keep pace with the battery, but has not provided a sufficient margin to build up large ore reserves.

In order to locate new bodies of ore and create substantial ore reserves certain exploratory work has been carried out. In one direction this work has already been attended with very satisfactory results. In the 614 ft. Level a new reef was located, which has been named the "Hidden Reef." The reef lies to the east of the North Drive on the Main Reef. The following particulars of work on this reef which have been reported by cable are as follows:—

0—60 ft., average width, 4 ft. 3 ins., assay value 14 dwts.

60—90 ft., average width, 5 ft., assay value 16 dwts.

This reef has now been struck at the 514 ft. Level, 3 ft. wide, panning 15 dwts. The 414 ft. drive is now being continued to pick up the reef in that level.

At the 414 ft. Level the drive has been continued south for 749 ft. into Lease 19X, and is now in a position for cross-cutting east and west to pick up the reef which outcrops on the surface. No work has been done on this lease beyond a small amount of costeening.

The 714 and 814 ft. Levels are now being driven, and the reef appears to be fully as strong as it was in the upper levels. Cables received give following particulars:—714 ft. Level—Where cut 15 ins. wide, value 4 dwts.; 10—65 ft., average width 3 ft. 6 ins., assay value 7 dwts.; 65—125 ft., average width 7 ft., assay value 12 dwts.; 125—140 ft., average width 4 ft. 6 ins., sampled value 8 dwts.; probable full width 7 ft. 814 ft. Level—Where cut 24 ins. wide, value 5 dwts.; 0—10 ft., average width 30 ins., value 6 dwts.; 10—45 ft., average width 38 ins., value 10 dwts.

As soon as these levels have been driven, the Austral Shaft will be sunk a further 200 ft., and the reefs developed at the 914 and 1,014 ft. Levels.

Developments on the East Reef 414 ft. Level are not yet sufficiently advanced to be able to state definitely what the reef will be worth at this level. Operations were delayed through a heavy influx of water, but driving will shortly be continued. This reef has now been cut at the 614 ft. Level by a junction with the Hidden Reef, of which the following particulars have been received by cable:—Where cut 2 ft. wide, panning 16 dwts.; 0—10 ft., 2 ft. 6 ins. wide, value 30 dwts.

On the North Leases it is intended to either equip the Extended Shaft with an air-compressor, sink the shaft 100 ft. to 360 ft., and open up the Extended and Apex Reefs, and from the Apex Shaft develop the Palmerston Reef, or sink a new shaft east of the battery to cut the reefs at depth. The reefs on this portion of the property have yielded in the past a large tonnage of ore of much higher grade than the South Leases, and there is every reason to expect that this work will give very satisfactory results. Attention is called to the tabulated statement giving particulars of the tributors' crushings.

4.—It will be noted that a large sum has been expended upon developments. This policy has postponed the payment of a further dividend, but the work carried out has already opened up considerable reserves of ore; it is expected that by this means the Mine will be placed in such a sound position that the payment of regular dividends may be practically assured. The footage for the twelve months to 30th June amounted to 3,240 ft., compared with 2,178 ft. for the previous twelve months.

5.—The plant and machinery have been kept in thorough order. Certain improvements recommended by the Managers, which can be carried out at small cost, have been authorised. These improvements are expected to still further reduce milling and cyanide costs.

6.—Lieut.-Col. M. F. Thrupp retires by rotation, and, being eligible, offers himself for re-election.

7.—The Auditors, Messrs. Monkhouse, Stoneham, and Co., retire, but offer themselves for re-election.

By order of the Board,
Palmerston House,
Old Broad Street, London, E.C.
H. E. HAYMAN,
Secretary.

JOHN BULL IN THE COURTS.

Lord Halsbury upon Earls.

"An earldom," said Lord Halsbury, in giving judgment in the Earl of Norfolk case, "is an office as well as a dignity." Is that so nowadays? It used to be; but now? Centuries ago the earl or comes was the holder of an office. The government of the shire, or county, was entrusted to him. But what shire or county is, or ever was, entrusted—to go no farther—to the Earl of Halsbury? As a matter of fact, several earls of latter-day creation—i.e., Grey, Spencer, Russell, Roberts—have not even pretended to territorial jurisdiction, having taken as their titles their own names.

The Lord Chief Justice on Circuit.

Lord Alverstone is the highest permanent judicial officer in the kingdom, and he is now on circuit. The other day he was at Durham, and here are some of the cases he tried:—

Theft of two pairs of carriage lamps and 30 feet of rubber hose.
Theft of a set of harness.
Theft of six shillings.
Theft of some scrap iron.

A stipendiary magistrate incapable of doing justice in these cases is inconceivable. They ought to have been dealt with summarily. Instead, the accused were kept in gaol for varying terms until they could be tried by the Lord Chief Justice of England! Meantime, cases of the utmost importance swell the list of arrears at the High Courts, and even Lord Alverstone bemoans the lack of judges! It is not lack of judges, but lack of common-sense, that accounts for these arrears. Is it hopeless to look to Lord Loreburn to do something in the way of reforming the circuit system?

LEGAL ANSWERS.

We only undertake to answer short legal questions in this column. In all cases where complicated questions, involving the consideration of documents, are put to us a fee of 1s. must accompany the inquiry. Queries are requested to write on one side only of the paper, and to write separate questions on separate slips of paper.

DEPOSIT OF POLICY.—SECURITY.—The deposit of a policy is a sufficient equitable security for a loan, but it is always best to have a deed and register the assignment with the company. The holder is not entitled to take more than his debt out of the proceeds. A note is payable on presentation to the party, or at his address, and need not be made payable at a bank.

RAILWAY RATES.—N. M. C. (Sale).—The third-class rate may be any amount that the company's Act authorises, and it is legal to charge more than one penny a mile for that class in many cases. The Parliamentary rate is one penny per mile, but the companies are, as a rule, not required to run more than one or two trains at this rate in each day.

REGISTRATION.—DRATON.—You should enter the article at Stationers' Hall, London, E.C., and on payment of one shilling you will protect all your rights.

PROCEEDS OF POLICY.—BRICK MANS (Glamorgan).—As you are administrator you can require the insurance company to account to you for the proceeds of the policy. You cannot require the Registrar to give the information you mention. You would be justified in arranging to pay off the mortgage, but your trustee in bankruptcy would probably take the proceeds. You should take the advice of a solicitor.

FIRST DIRECTORS.—H. B. (Grimsby).—They can retire at any time by notifying their desire to the secretary.

DEED OF PARTNERSHIP.—R. W. B.—You are in partnership with your father and your brother, and as long as you have some record of the amount of your interest you do not want any deed of partnership, as your position is sufficiently defined by the Partnership Act '30.

SECOND MORTGAGE.—ESTATE (Radcliffe-on-Trent).—There is always considerable difficulty in arranging money on second mortgage, or in raising money for the purchase of property beyond two-thirds of the value.

ADEQUATE POWERS.—THOMAS (Derby).—The company have ample powers, and the transaction appears to be a beneficial one. We do not advise opposition.

RESTRAINT UPON TRADING.—TUPPER (Brentford).—The restraint, as to trading within the limited area, is reasonable and binding. The remedy is an injunction and damages.

PROCEEDINGS IN LUNACY.—WORRIED (Wandsworth).—The circumstances you state are serious. See a medical man and place the facts before him. If he thinks the case sufficiently strong, proceedings can be instituted in lunacy, and a committee appointed; but it does not follow that, because a man has delusions, he is incapable of managing his affairs. This is not an unusual case. No other proceedings can meet the difficulty you fear.

A DEED OF DISCLAIMER.—BAIRD (Gravesend).—You should execute a deed of disclaimer, and not act in the trust.

HABEAS CORPUS.—MYERS (Stirling).—The court should be moved for a writ of habeas corpus, the offence not being within the Extradition Acts.

ENTRY IN REGISTRY.—KING (Boston).—On application to the Chancery Court, you can get an order expunging the entry from the registry.

GAME LICENCE.—BAKER (Crawley).—The licence to kill game covers the 10s. gun licence. You do not require a game licence to kill rabbits.

BANKRUPTCY AND PENSION.—MORTON (Norwood).—An order can be made in the bankruptcy dealing with the pension, and will probably be applied for by the trustee.

WRITS OF F. F.A.—HUNTLEY (Carnarvon).—Issue concurrent writs of a fa, and lodge with the undersheriffs of both counties.

REALISATION OF MORTGAGE.—TRIMMER (New Quay).—You can sell as first mortgagee, but must account to the mortgagee for any surplus. You can claim interest to date of completion of the sale.

OCCASIONAL LICENCE.—WALLIS (Warwick).—You will have to obtain an occasional licence. See the clerk to the magistrates and the chief constable.

LODGER'S GOODS.—NIGHT (Osham).—Your goods as a lodger are protected. If what you say is likely to take place why not at once remove?

NOTICE TO QUIT.—PAUL (Brixton).—The notice to quit is in order, and you cannot complain. We cannot advise an action.

RIGHT OF WAY.—BUSHBY (Tiverton).—Your district is prolific in these right of way cases. We remember many, and we would not like to advise you to enter into costly litigation.

SERVANTS' WAGES.—GRANGER (Bookham).—You cannot attach a servant's wages.

COVENANTS OF LEASE.—TAYLOR (St. Albans).—The covenant in the lease is very stringent. Put yourself in the hands of a good local surveyor.

LIABILITY OF ASSIGNEE.—ELKAN (Wimborne).—You are unfortunately liable as assignee. We say "unfortunately," because it was a latent defect you could not very well have ascertained when you purchased.

are unavoidably held over.

Wolfe's

Aromatic Schiedam

Schnapps



"HEALTHY AS A DUTCHMAN" is an old saying. The inhabitants of a low-lying marshy country like Holland would not be expected to be of sturdy health, but there the fact is—the Dutch are among the hardiest of all races, and people who ought to know will tell you it is because they drink Schiedam. Schiedam is their national beverage, and the action of the spirit upon the system is so beneficial that good health results from its use. In

WOLFE'S

AROMATIC SCHIEDAM

SCHNAPPS

we get Schiedam in its most refined form. It is the purest spirit that is manufactured, and either as a "pick-me up" or as a general tonic, has no equal. It prevents the formation of uric acid, and therefore secures immunity from Gout, Rheumatism, and diseases of the Kidneys, Bladder, and urinary organs.

Quite apart from this medicinal value, however, it is the most useful, most refreshing, and most economical beverage that can be taken.

Of all Spirit Merchants and Licensed Grocers.
Wholesale:—The Finsbury Distillery Co.,
London.

FOR JOHN BULL'S WOMENFOLK.

By Mrs. BULL.

[Mrs. Bull will be pleased to receive, from her women readers, suggestions and contributions for this page.]

DEARER CHRISTMAS PUDDINGS.

Bad news for housekeepers. Christmas puddings will be dearer this year, since the Valencia raisin crop has failed to come up to the ordinary standard by thousands of tons, owing chiefly to heavy rains in Spain. Raisins are now costing 5d. per lb. as against 3d. per lb. last year. All the supplies of dried fruits are, in fact, short. It is stated that the sultana crop has only yielded about half the quantity of fruit of previous years, and the currant crop has also fallen considerably. It is nearly 25 per cent. smaller than usual. By the way, it is reckoned that about 5lbs. of the best-grown grapes are required to make 1lb. of dried currants.

MADAME CURIE.

While women are fighting for fair-play in England, woman's position in France has been advanced by the appointment of Madame Curie to be the first lady professor of the illustrious Sorbonne. Little more than two years ago this famous Polish lady was unknown to the French public, outside the world of the professors of the scientific faculty and the students of the Chemical School; but by them she was recognised as a first-class scientist. The help-mate of her husband in every sense of the word, Madame Curie's invaluable aid was frankly acknowledged by the late Professor, who, when elected to a regular professorship at the University, made it a condition that his wife should be officially appointed as his coadjutor. She had been his co-discoverer, and her scientific talent was, he affirmed, as great as his own.

THE BEST OF THE BARGAIN.

It is a fair enough exchange when a girl or woman gives her services in return for a home; but the following advertisement, culled from a ladies' weekly, suggests that the advertiser, in asking for pay as well as services of various kinds, is a woman who means to get the best of the bargain:—

"HOME offered to musical lady (young) willing to pay 10s. weekly, and give boy (7) music lessons, and teach little girl (4), and be as daughter to young widow. Needlework desired. Servants kept."

A QUAIN FASHION REVIVED.

A quaint old fashion is revived in the little Dutch cap of real, fine lace, worn with negligees of the tea-gown order, and even with demi-toilettes. It is frilled at the edge so that it frames the face becomingly. The mob cap, too, of muslin and lace is seen again, and very bewitching is its effect on a fair young face; nor does it shed a less charming influence upon the features mellowed by time, an especially fascinating combination being the pink and white or rich brunette complexion surmounted by a halo of silvery hair (whose colour is due neither to age nor sorrow) and a coquettish mob cap. The woman of fashion, when resting in her boudoir in a dainty wrapper affects a perfumed cap of soft, thin silk, which imparts a delicate aroma to the coiffure if worn for about an hour. This toilet trifle is made in various colours to match the boudoir gown, and fits the head closely, like a Dutch bonnet, or is drawn up after the fashion of a hood.

FROM THE GAY CITY.

Paris has decreed that we are to dazzle the eyes of beholders when robed for evening entertainments, and it seems it is impossible to sparkle too much, judging by some of the model gowns sent over from the gay city. For example, a toilette in the new turquoise-blue mousseline is literally encrusted with small paillettes to match, sewn so closely together that there is hardly the space of a pin's head between one and another. Personally, I prefer the gown less liberally trimmed with spangles, and would quote a charming frock of white chiffon lightly powdered with small gold spangles and weighted at the foot with a rather heavy embroidery of paillettes and gold chenille. The corsage has a berthe of paillette blond lace with an embroidered border, and the short, puff sleeves are gathered into bands elaborately worked with spangles. Small white and coloured beads, after the fashion of those with which old-world reticules, and even footstools, were worked, crystals and mother-c'-pearl, are all pressed into the service of embroideries for evening gowns.

THE GENTLE ART OF GIVING PRESENTS.

With the approach of Christmas the old difficult problem of how to choose presents arises, and is the cause of much anxiety. In the good old days of the Simple Life we made

UNEQUALLED

IN DESIGN,
QUALITY
AND VALUE.

WINTER
OVERCOATS

to measure from 40/-

STYLISH
AUTUMN
SUITS

to measure from 37/6.

Patterns of materials and easy self-measure guide, post free.

A VISIT OF INSPECTION IS
CORDIALLY INVITED.

ISAAC WALTON & Co.
LTD.

97, 99 & 101 NEWINGTON CAUSEWAY, S.E.

1, 3, 5, 7 & 9 LUDGATE HILL, E.C.

518, 520 & 522 BRIXTON RD., S.W.

442, 444 & 446 HOLLOWAY RD., N

23-31 Grainger Street,
NEWCASTLE-ON-TYNE

39 & 40, Parliament Street, YORK.

slippers or embroidered smoking caps or shaving paper cases for our men friends, and gave our husbands something useful for the house. We are more advanced nowadays, and our perplexities are many. A few simple rules will often help a shopper. In the first place, *don't* give your men-kind tobacco unless you know their favourite brand, or, in the case of cigars, the shop from which they usually buy. Don't give them ties, either. If you can't find out a special want, some new invention or time-saver will usually please them, even if they do not actually need it. For women, *art nouveau* jewellery, gloves, handkerchiefs, and lace, are nearly always safe. For children over two years of age something they can *do* is sure to please. A child is always happy when busy; building with bricks, working trains and signals, dressing dolls, threading beads, painting pictures, shooting at a target, or playing some game of skill. I have known a little girl with a dozen new and expensive toys turn with joy to a plain wooden trunk containing cut-out and tacked up dolls' garments of cheap material, given her by a hard-up governess, and a boy spend hours over a cheap fret-work outfit or a working donkey-engine.

GREAT INTEREST CAUSED BY AN ANNOUNCEMENT IN "JOHN BULL."

So great an interest was caused by Mr. Warner Oliver's recent articles on the subject of the Hair and its troubles, such as Baldness, Greyness, Scurf, Irritation, Falling, etc., that he has been receiving an immense amount of correspondence upon the subject, and has been able to give advice in a large number of cases of hair mischief which has brought him innumerable letters of gratitude from those who have been cured of long-standing troubles, for which in the past all manner of so-called remedies had been tried.

In his desire to remove popular fallacies existing in regard to the treatment of hair, both in health and disease, he has written a book which fully deals with the subject, and he is willing to give a copy to anyone suffering annoyance with the hair. Seeing that Mr. Warner Oliver is a distinguished consultant in hair diseases it is needless to say no nostrums or anything for sale is offered in this book. All that is necessary to obtain a free copy is mention of JOHN BULL, and whether you are to be addressed as Mr., Mrs., Miss, Rev., or other title. Address Mr. WARNER OLIVER, 4, HOLLES STREET, CAVENDISH SQUARE, LONDON W.

—ADVT.

THE SALVATION ARMY.

An Inquiry into its Record, its Strength, its Finances, and its Present Position.

VIII.—THE SALVATION ARMY ASSURANCE SOCIETY, LIMITED.

The Salvation Army authorities run two Institutions requiring expert knowledge in high degree. One is the Salvation Army Assurance Society, Limited, which carries on the ordinary business of an Assurance Company, and the other is the Reliance Bank, which carries on, or is supposed to carry on, the ordinary business of a Bank. Our submission with respect to both these Institutions is that they are in a highly unsatisfactory position. We propose to examine with some little minuteness the position of the Salvation Army Assurance Society, making more casual reference to the Reliance Bank, since both are subject to the main criticism we shall apply to the Assurance Society.

Our submission with respect to the Salvation Army Assurance Society is that in its published documents it does not tell the whole truth as to its position, and that the figures of its balance-sheet are very misleading. The balance-sheet for the year ended June 30th, 1906, is not yet out, but we are acquainted with its main features, and we shall refer to them in considering the balance-sheet for the year ended June 30th, 1905, as it is to be found on page 381 of the statement of accounts and of Life Assurance and Annuity business issued as a Blue Book, and to be bought at the usual places at which Blue Books are to be got.

We note in the first place that no information is given as to the number of policies issued, and the sums assured. This is very necessary information, and we are surprised that the Board of Trade is content to accept a company's declaration that does not contain it. However, we may supplement the information contained in the Blue Book, by saying that the total funds, which as shown in the Blue Book amounted on June 30th, 1905, to £250,502, amounted on June 30th, 1906, roughly, to £290,000. But these figures are grossly misleading. We will confine ourselves to those shown in the Blue Book, and to be found in the balance-sheet of June 30th, 1905. The first item of the assets is as below:—

Mortgages on property within the United Kingdom, £104,100.

In the present year's balance-sheet that item stands at £130,000. With one exception, it consists entirely of mortgages on Salvation Army property, barracks, and the like, and as an illustration of the kind of security the Assurance Society accepts, we will take the case of the Hadleigh Farm. This farm consists of some 2,000 acres, not counting a considerable acreage under water. The Salvation Army Assurance Society has three mortgages upon the property, the first of £10,000, the second of £11,000, and the third, executed only a very short time ago, of £10,000, in all £31,000. Do the managers of the Salvation Army Assurance Society suggest that any ordinary and well managed Assurance Society would lend anything like £31,000 on this property? We say, without fear of contradiction, they would not.

Then we come to investments, and under that head we find, taking the balance-sheet for 1905:—

Railway shares, preference and ordinary, £36,889.

This represents the cost price of these securities, which at the present time are worth about £7,000 less than the sum given for them. For instance, the present market value of the East London Railway ordinary stock held is £16, the cost price to the Salvation Army being £400. Again, they bought London and North-Western stock at 171½, to-day it stands at 154½. And

so we might go on with other items. A proper balance-sheet would have written down the value of the securities so as to represent present market value.

Then there is an item of

House property, £40,671.

This represents nothing but Salvation Army barracks and the like, with the one important exception of Bassishaw House, for which they gave something over £11,000, and which represents full value.

Agents' balances, which in the 1905 balance-sheet are put as an asset of £1,960, and in the coming balance-sheet will appear at about £2,300, represent for the most part bad debts. These balances are due by agents at the time of their dismissal, or retirement, and it is very seldom indeed that they are recovered. It is safe to say these balances would not realise 10 per cent. With respect to the depreciation of securities, it is true that on the other side is to be found an item:—

Investments reserve fund, £3,085.

and this is intended in part to provide for such depreciation, but it is altogether insufficient for the purpose named.

The £288,000 which, if we are to accept the Assurance Society's figures, are available to cover liabilities, but which, as we have shown, are largely mythical, seeing that it would be quite impossible to realise anything like £130,000 upon the mortgages held by the Society, is an altogether inadequate amount to meet the obligations that have been incurred by the Society. The insurance business has been increasing rapidly during the last two or three years. The increase during the past year was something like £38,000, and the percentage of insurers who are not members of the Salvation Army amounts to about 25 per cent. It is therefore a matter of public interest to know whether the company has funds sufficient for its liabilities, and what those liabilities are. Although the papers issued by the Society carefully refrain from giving the information, we may say that the amount of the policies issued is, roughly, six millions, made up of four and three-quarter millions of industrial business, and one and a quarter millions of ordinary business. The funds at the Society's command are inadequate for a business of this kind.

It may be noted that the working expenses are unusually high, representing 52.8 of the total premium income as against the very similar business of the Prudential, which costs about 42 per cent., and of the Pearl, which costs between 44 and 45 per cent. The explanation is to be found partly in the exceptionally liberal terms given to agents, and also to the large sums spent in what may be called banqueting and travelling. Superintendents, assistant superintendents, and provincial managers meet together once or twice a year for consultation, and they are brought up to the Farm Colony for three days in the summer and two days in the winter, all expenses being paid. Then considerable expenditure is involved in the constant moving of officials, the Salvation Army acting on the Wesleyan system in moving about their men. Whatever the explanation, the fact remains that the cost of the business is exceptionally high.

The Society is practically a one man show. There are the seven signatories required by Act of Parliament, but they are all employees of the Salvation Army, and may properly be described as dummies. The entire

control of the Society and its funds is in the hands of Mr. Bramwell Booth, and the mortgages which have been given for the £104,000 lent by the Society to the Salvation Army are mortgages with the one signature of Mr. William Booth. There is no representative of the public, who are so largely interested in the Society, upon the board; no independent member of the board.

It is the same with the Reliance Bank, whose business largely consists of dealings with the Salvation Army. But it has a large business with the British public, too, for the Salvation Army Bank advertises for deposits, and offers liberal interest. The offer attracts the public, who bring large sums to the Bank. Now we venture to say that nearly all this money is lent to the Salvation Army on the security of Salvation Army property, which consists of Salvation Army barracks and the like—property necessary and useful to the Salvation Army itself, but bringing in no pecuniary return—and it would have to be sold at a very heavy loss if

(To be concluded.)

the Salvation Army organisation came to an end. Here, again, there is no independent control. The Bank is under the absolute management of the Booth family, and this constitutes a most serious state of affairs. For without reflecting in any way upon the honesty of General Booth and Mr. Bramwell Booth, neither is an expert in banking business, and as we have seen in the case of the Salvation Army Building Society, General Booth's ideas as to the way in which deposits may be played with, are, to say the least, opposed to those of the ordinary prudent, honourable business man. It is therefore highly disturbing to find that both the Salvation Assurance Society and the Reliance Bank are under this uncontrolled and personal management, and the facts we have made known with respect to the character of the investments shown upon the Salvation Assurance Society's balance-sheet, and the difference between the paper and the actual value, are sufficient to warrant distrust of both concerns.

LADY DOROTHY NEVILL'S REMINISCENCES.*

BY FRANK HARRIS.

For the last sixty or sixty-five years Lady Dorothy Nevill has occupied a peculiar and most enviable position in London society. It was Thoreau, I think, who said that if you live apart from the world, in time you may come to live above it; but Lady Dorothy Nevill has done better than follow this wise admonishing—she has always lived in the world, and yet always above it.

LADY DOROTHY NEVILL.

At first sight Lady Dorothy reminds one in some curious way of Thackeray; she might have stepped out of one of his pages, you think, but when you come to know her better, you find that this suggestion flatters Thackeray intolerably. There is an Early Victorian atmosphere about her, it is true, a perfume, as it were, from a precisian past. Little by little, however, this first amused perception gives place to deeper feelings.

In person Lady Dorothy is small, slight and active; with a regular, yet most vivacious, bird-like face, which must have been lovely in youth, and is still charming through vivid sympathy and quick-changing expression. Never surely was a face more full of life and the pleasure of living than this which mirrors a hundred emotions in a minute. Yet nothing is simulated, nothing affected: sincerity, indeed, is the dominant note of Lady Dorothy's nature—transparent sincerity and unaffected interest in every bright tone of the many-coloured pageant of existence.

Gaiety and Goodness.

And yet beneath the gaiety and cheerful acceptance of all the good things of life, and quick delight in art and witty talk and harmless fun, there is in Lady Dorothy Nevill a sympathy with suffering, a loyalty to her friends, a goodness of nature which, just because it is never obtruded, has an odd power of exciting reverence.

One doesn't meet goodness often in life, and, when one does meet it, it is usually anything but attractive. Virtue is an armed goddess with prudery as a spear, ugliness as a shield, and conscious superiority as sandals. To be a bright and charming talker, to live in the world with a host of friends, to make your drawing-room a meeting place for all sorts of celebrities in art and letters and life, and still to be kindly and loyal, tolerant of evil, and yet a devotee of whatever cause you think good; thus to unite contradictions, is given to few, and pre-eminently in our time among the leaders of English society perhaps to Lady Dorothy Nevill.

The only man I could praise in the same way was the

late Mr. Bayard, at one time American Minister in London. He, too, was good-looking, curiously interested in every extraordinary thing in life and art, of charming, sympathetic manners, absolutely sincere, and yet one who stood for lost causes and impossible ideals with perfect simplicity of manhood.

Such persons would be overrated in England, one would imagine; for goodness in this country has many temples and employs hordes of priests; but, alas! eminence in goodness is just as difficult to recognise as eminence in any other art, and the Press-censors have their noses spoiled by garbage.

Her Qualifications as a Social Historian.

Lady Dorothy Nevill has met nearly all the "people of importance," to use Browning's phrase, for the last seventy years; many of them she has known intimately; her memory, too, of persons and events is singularly vivid and accurate, and yet the "Reminiscences" are not the masterpiece one might have expected. The old story of the good and bad fairies coming to the child at birth should be re-written; no bad fairy is needed; the good ones in conferring their gifts pass with them an adequate counter-weight of ill-hap. For all good gifts of fortune are of the nature of a handicap in life's race: they have to be carried. First of all, one would imagine to be a favourite in society was a good gift, especially for the person who thinks of writing memoirs. But the social leader meets chiefly persons who belong to the same set; nobles and politicians and dinner-table wits, and these personages hold eminence but for an hour: death sings the requiem over them, and they are straightway forgotten, or, if remembered and recalled again to life by pious sympathy, they affect the living as a mummy does by curiosity, moving to pity and not to interest. Lady Dorothy tells us of "Mad Wyndham" and Lady Blessington, and Louis Napoleon as an exile in London, and, earlier still, of Ludwig, King of Bavaria, and of Mr. Watts as a young student of painting in Florence, and of Princess Mathilde, who became, in the late sixties and seventies, the friend of Flaubert, Tourgenief, Sainte-Beuve, the de Goncourts, and Zola in Paris. Then Lady Dorothy marries her cousin, and chats of the second Duke of Wellington, of Disraeli, of Bernal Osborne, the wit, of Cobden, and of Chamberlain.

When she comes to our times Lady Dorothy just mentions Lord Randolph Churchill and Oscar Wilde, but she delights to talk of Lord Abergavenny, of Mr. Edmund Gosse, of Miss Braddon (Mrs. Maxwell), of Mr. Frederick Lockyer, of Mr. Austin Dobson, of Mr. Mor-

* "The Reminiscences of Lady Dorothy Nevill." (Edward Arnold.)

ley, and of Mr. Lucy (Toby, M.P.). She is full of reverence, too, for Cardinal Manning; but "Cardinal Newman I did not know."

The Immortals.

It is all very interesting and vivacious; vivid, too, at times; but it sets one thinking, forces one to ask oneself whom one would have known from 1840 to 1906, if one had had the choice. First of all, Carlyle, of course, and his wife, whom Lady Dorothy never even mentions; Thackeray and Dickens and Charles Reade; then Rossetti, Meredith, Whistler, and Wilde; later still, Bernard Shaw, Winston Churchill, and Sargent; but no, we are told of Mr. Lockyer and of Mr. Lucy (Toby, M.P.), and we skip the pages hurriedly. Thackeray, according to Lady Dorothy, "was not nearly such a brilliant talker as Charles Lever, who was the life and soul of any party—joyous, good-humoured, and unrestrained. Thackeray, on the other hand, was inclined to be satiric and severe." Some of us would have given ten years of Lever for one hour with Thackeray, and he would not have been severe, the gentle moralist. But we must be thankful for what we get, and Lady Dorothy gives us cheerfully of her best.

A Foreign Tour in 1840.

Here is how her father, Lord Orford, took his two little girls abroad in the late thirties:

"When we set out from Antwerp upon our expedition to Munich we were a large party—six of ourselves, as well as two maids, a footman, and French cook; nor must I forget a wonderful courier, whose principal qualities were external ones—that is to say, his costume was covered with gold and braid, whilst his intelligence was nil. However, one thing he did well, which was to precede our cavalcade and announce the imminent arrival of a great English milord and his suite. We had two fourgons to hold the *batterie de cuisine* and our six beds, which had to be unpacked and made up every night; for in those days there were hardly any real hotels in the country through which we travelled; merely houses used as such by the few travellers chancing to come that way. We had, besides, the family coach and a barouche, whilst there were six saddle-horses, with two attendant grooms! My father delighted in riding with his two little girls, but for my sister and myself—we were but nine and eleven years old—this journey was a real trial of strength, particularly as our papa took his bearings from a map which had no special claims to accuracy, its only merit being that it afforded our party a good deal of excitement by taking us on to private property, the infuriated owners of which would often make themselves extremely disagreeable. In my mind's eye I see one now, and hear his shouts of 'Zum Richter! zum Richter!' ('To the Judge! to the Judge!'). Indeed, a good deal of soothing diplomacy had sometimes to be called into play."

Here is a verse of Austin Dobson's:

"In 1893 Mr. Dobson wrote a memoir of my kinsman, Horace Walpole, which he sent to me with the following lines inscribed on the title-page:

"To Lady Dorothy Nevill.

"Here is Horace, his life. I have ventured to draw him
As the Berrys, the Conways, the Montagus saw him—
Very kind to his friends, to the rest only so-so;
A talker, fine gentleman, wit, virtuoso,
With running through all his sham Gothic gimcrackery,
A dash of Sevigné, Saint Simon, and Thackeray.
For errors of ignorance, haste, execution,
From you, his descendant, I ask absolution.'"

Here is a story of George Payne which is quite wonderful:

"Are you not coming to church, Mr. Payne?" was on one occasion the stern interrogation of his hostess, a very great lady, who descended upon him in all the severity of her Sabbath panoply. "No, Duchess; I am

not," he replied, making swiftly for the door, but pausing, as a polite afterthought, previous to his exit, he exclaimed with magnificent emphasis, "Not that I see any harm in it."

Here is an excellent descriptive epigram of a peer who used to be noted for the gorgeous way in which he dressed. Someone said about him, Lady Dorothy intercalates, "with more wit than justice," that he "had the manners of an Italian organ-grinder with the morals of his monkey."

But the most amusing incident in the whole of the book is a letter of Lord Dufferin's to Lady Dorothy Nevill in '81, just after the Russian Emperor had been assassinated in St. Petersburg. Lord Dufferin tells the whole story, and this is the way the British Ambassador behaves, or was treated, in the requiem service:

An English Ambassador's Behaviour in Church.

"An evening or two afterwards," Lord Dufferin writes from Petersburg, "I attended the transportation of the body (the corpse of the murdered Emperor) from the chamber, where it had been laid out and embalmed, to the chapel. It was a most melancholy scene. The whole palace was lit up as if for a gala festival, and the people present formed themselves into two rows, between which at a given signal, the procession moved. The crowd was so enormous that I had great difficulty in making my way to the chapel, and I was almost crushed to death. In the midst of it I found myself wedged up against a young, rather pretty, and very plump lady, with her back towards me. She pressed against me, and I was pressed against her, for we were both equally powerless. Suddenly she was seized with a fit of nervous impatience, to which she gave vent by using her behind as a battering-ram, with which she made the most desperate plunges. If she had not been rather soft, I should have been brayed as in a mortar."

Whoever wants a pleasing and amusing hour will take up this book, not only for the good stories and witty sayings in it, but also, and chiefly, for the half-unconscious revelation of a charming personality.

PUBLICATIONS RECEIVED.

"The Sorrows of Michael." By Mulvey Ouseley. (London: Gay and Bird), 6s.

"The Financier's Wife." By Florence Warden. (London: Gay and Bird), 6s.

"Three New Plays." By A. R. Williams. (London: T. Werner Laurie), 5s.

CALENDARS, GAMES, ETC.

Diaries: John Walker and Co., Ltd.; Letts's Diaries Co., Ltd.; C. W. Foulkner and Co., Ltd.

HOW TO HELP AN IMPORTANT UNDERTAKING.

The following announcement appears in the *Review of Reviews* for November:—

Broad Views, edited by Mr. A. P. Sinnett, will appear for the last time this month, unless some person interested in the study of the occult world, on the lines so diligently prosecuted by the editor, will come to the rescue. *Broad Views* is unique. There is no other occult journal that will take its place if it should perish. If, therefore, anyone has £500 to spare, and is interested in Theosophical research, let him send it at once to Mr. Sinnett.

If anyone inclined to take part in responding to this appeal will communicate with Mr. Sinnett, *Broad Views* Office, 14, Westbourne Terrace Road, London, W., a guarantee will be given that any smaller contribution offered will be returned unless the aggregate amount available is enough to ensure the appearance of the *Review* for at least another year, during which, there would be reason to hope, it may tide over its early difficulties and secure a self-supporting circulation.

JOHN BULL'S POST-CARDS.

[JOHN BULL drops a few post-cards to some of his friends and acquaintances.]

To E. A. Ridsdale, Esq., M.P., late of the London Stock Exchange.

Young Man,—You are probably satisfied, by this time, that you made a false move in raising that silly question of Privilege in the House the other day. It is not for new members to do these things, and when the object of attack is a financial journalist, it is scarcely fitting that counsel for the prosecution should be a stock-jobber. How would you like an inquiry into the intrinsic merits of all the shares you have been instrumental in foisting upon the British public? Have you never taken a simple-minded or an avaricious broker on one side, in that other "House," and whispered something in his pulsating ear of the merits of a stock on which you had a "call," or with which your "book" was over-loaded? And when you have discovered that your wares were worthless, have you called them in and returned the money?

Aye, young man, and have you ever had the whole of your past life—with all the indiscretions of early youth—laid bare before a prejudiced jury? Have you fought three Parliamentary elections, in which the main issue has been your personal fitness to sit in Parliament?

And have you read the story of how the *Financial News* attacked the *Times* and its obsolete Encyclopædias when it was not so fashionable as it now is to attack "the *Times*"?

And don't you understand that when a man has been a member of the House of Commons for several years, and has, despite much prejudice, gradually won the respect and esteem of its members; and that when he has come back, for the third time, with a greatly increased majority, whilst most of his party were losing their seats—don't you understand, I say, that it is not for you to constitute yourself a supreme Court of Honour, and to insult, not only a fellow member, but also the constituency which, in its wisdom and its freedom, elected him to represent it by a majority nearly twice as large as Brighton gave to you.

JOHN BULL.

To M. Santos Dumont, Paris.

Dear Dumont,—Accept my felicitations. It is certainly strange that you, who have never called yourself an engineer, and have devoted your energy, constructive talents, and pluck, to the manufacture of steerable air-ships, should be the first to construct a flying machine which actually flies, while professional engineers have succeeded in little more than the multiplication of tongues.

It is true that other flying machines have been taken to a height, released, and have then progressed for a yard or two by a series of bumps, finally coming to complete wreck. But when I start flying, I do not wish to climb on the tiles every time I go out; and it is for this reason that I hail your machine, which starts from what Mrs. Brown called "terra cotta," rises sixteen feet with you inside it, and flies a considerable distance like a huge white bird, as the first flying machine ever invented. True, it will have to be rather more perfect before you get me up in it, and I suggest that even you should not risk your precious neck with such lavish indifference to consequences. Other flying machine inventors, who fail, do not go up in their own machines, but send dummies up in them.

On about ninety-nine separate and distinct occasions you have been as near dead as a door nail. Still you have not been deterred. "You are simply a man," as M. Archdeacon put it while dining you among friends in Paris the other evening, "who wishes what he wishes with an unparalleled tenacity, and who experiments till he succeeds." What you have accomplished, therefore, is still only the promise of what you will accomplish. Thus far your success is the

logical reward of your indomitable perseverance and your unconquerable will. "L'audace, encore l'audace, et toujours l'audace." JOHN BULL.

To Eugene Sandow, Esq., Muscle Maker, London.

Revered Sir,—Of course, you will have noticed the compliment paid to you at the Metropolitan Free Church Conference the other day by the Rev. T. Phillips; hope it was a compliment, anyhow. "St. George used to be the patron saint of England," said the rev. gentleman; "now it is Sandow." You should order yourself a halo at once. Then you need not wear your shining hat.

You have already got as far on the way to immortality as the pedestal in the South Kensington Museum, and you certainly look well as a statue—curly in the head, protuberant in the biceps, and impressive in the calves. Future generations will look up to you with reverence, and keep your memory green with admiration.

The apostle of muscle for the million, you still yearn to make every man his own Hercules and every woman her own Venus, for what is man unless he can lift a piano, or woman unless she can throw her husband out of the bedroom window?

You must be making pots of money since you became a limited liability company. Hope you feel as strong as you look. Wear your halo sideways when you get it, and then have yourself made into another picture, holding a cart-horse in one hand and a cart-load of bricks in the other. Be kind to those who differ from you in politics, and if a motor 'bus should worry you, take it gently in your arms and carry it somewhere out of the way.

JOHN BULL.

To Dr. Reich.

Sir,—I note that you are about again, and that this time you have acquired an opinion about "trial marriages." It does not matter twopence what the opinion is, for your opinions are ever ready on every subject concerning the heavens above, and the earth beneath, and the waters under the earth. If you are not stuffing Duchesses with the philosophy of Plato (freely rendered), you are informing the world that you have grown out of Beethoven, that Paderewski is no pianist to speak of, or that the way to get on in life is to take Reich for breakfast in the morning, Reich for lunch in the afternoon, and Reich for dinner in the evening. It may be that half the people who listen to you know no more what you are talking of than you know yourself. But you have acquired a sort of reputation as an Oracle, and when you open your mouth no dog must bark.

You have, I confess, a lively way of expressing the commonest of commonplaces and the most paradoxical of paradoxes; and it is a tribute to the discernment of the manager of one of London's fashionable hotels that he selected you as the most likely person to assist the digestion of Belgravia after luncheon. I do believe that if you had a pulpit the Smart Set would even go to church; you make them laugh so. You make good copy for the reporters, and to them you owe the fact that many people have heard your name who cannot pronounce it. If you can manage to say something fresh in the course of the season, pray do so; if not, continue as usual.

JOHN BULL.

DEAR MADAM (OR SIR),

May I send you some specimen copies of JOHN BULL for distribution amongst any of your friends who are not at present readers?

Yours respectfully,

186, Fleet Street, E.C.

THE PUBLISHER.

IN THE HOLLOW OF HIS HAND.



John Bull: "NOW LOOK HERE, MY LORD, IF YOU GO ON DESTROYING MY PROPERTY LIKE THAT, I SHALL HAVE TO TAKE YOU BETWEEN MY FINGER AND MY THUMB, AND——" (LOUD CHEERS, IN WHICH THE REMAINDER OF THE SPEAKER'S WORDS WERE LOST.)

A NASAL NARRATIVE.

By F. C. OWLETT.

I do not attempt to deny it. I was in a bad humour—an exceedingly bad humour.

The truth of the matter was—I had been jilted. But that was not all. I had been most abominably insulted. Attend, if it please you, to my story, and judge for yourself.

In a sudden fit of determination I had seized razor, hair-brush, and pomatum-box, and had spent the better part of an hour in manoeuvring before the looking-glass.

The town clock was chiming eight when I met Augusta in the place appointed. We walked and talked until we came to within the shadow of the ash copse at the foot of the hill. There I turned—as a worm will turn at time, and—

"Augusta," said I. "My darling Augusta—will you be mine—mine alone—mine eternally—my angel—my—wife?"

She—Augusta—smiled.

"Charles!" she exclaimed, "your what?"

"My wife," said I.

"Charles," said she, "don't be a fool; I could not think of such a thing. Me marry a man with a crooked nose! Never!"

A cloud passed over the face of the moon.

I sat in my room at midnight, thinking.

A crooked nose! (I brandished the poker about my head).

A crooked—(I thrust the poker viciously into the fire)—nose!

I withdrew the poker and stepped to the looking-glass.

It was a shapely nose—a well-proportioned nose. Askew, it was true—decidedly askew—but what of that!

The paltry jade—the impudent baggage—the hussy—the—

I threw myself into a chair, placed my forefinger in the angle of my nose (the acute angle), closed my eyes, and—

It was all a matter of heredity—of that I felt convinced.

My family was ancient and noble. My father had paid a genealogist a thousand guineas for tracing our descent from the Emperor Hadrian on the paternal and from Charlemagne on the maternal side.

Our stock had been noted for fine noses. In all points the family nose was worthy the family traditions—at any rate, until my great-grandfather came on the scene. He was born with a nose unexceptionable as any that ever knew handkerchief. On attaining to years of maturity, however, he dislocated his proboscis—whether by accident or design no one ever knew. From that hour every male sinner born of the family had come into the world with his nose out of joint.

"Great-grandfather," said I, under my breath, "wherever you are, you're a dolt—a fool—a numskull—a nin-compoop—"

I cleared my throat, and raised my voice—

"You're a quack—an impostor—a blot on the 'scutcheon. A thousand plagues befall you, a knave—a traitor—a——"

The door opened with a horrible creak, and an old gentleman, attired in the fashion of a hundred years since, entered the room.

Doffing his hat, the stranger advanced a few paces, and bowed stiffly. His eyes were black and brilliant, his lips were bloodless and compressed, and his nose projected obliquely from his face.

"Sir," said the old gentleman in a solemn tone, "you have affronted me."

"Sir," I answered, "you mystify me."

"How now, sir," he exclaimed, "did you not call a thousand plagues upon my head, and foully abuse my name to boot?"

"Sir," said I, "as a man of good family and education, you doubtless are acquainted with the works of Aristotle, of Descartes, of Bartholinus. If the theories of Gall and Spurzheim are sound (here I arose and scrutinised the old fellow's head) you yourself have a strong taste for philosophy. To a philosopher, sir, the doctrine of heredity should appeal with peculiar force. Yet, sir, in defiance of philosophy and of the laws of heredity, you dislocated your nose."

"Sir," said he, "I am a man of honour."

"Sir," said I, "I am not unreasonable; von Baer, Darwin, Wallace, Spencer, and Weismann all came after you, I admit, and it hardly could have been expected that you should have preconceived the results of their investigations, but——"

"Sir," said he, "I am a man of honour." His glittering eye seemed to gaze into my soul as he added, "Be silent, and follow me."

He had his will!

Swiftly, and without exchanging a syllable, we moved along the deserted street, skirted the ash copse, and mounted the hill.

The dominating feature of the hill-top is a mausoleum, which occupies the middle of an extensive graveyard. Towards this mausoleum the old man hastened.

Having no choice in the matter, I followed him.

Uttering strange sounds, and making strange signs, he arrived at the tomb, and instantly a heavy iron door swung inwards.

We entered.

Ugh!

The air was close, damp, and nauseating.

Ugh! Ugh! Ugh!

Here then—encased in lead—the bones of my ancestors were methodically shelved.

I noticed a coffin that lay open and empty on the ground at the end of the vault, and was reflecting on the circumstances, when suddenly my reflections were disturbed by my companion, who had been standing for a moment in a corner, his back turned towards me.

He now advanced—a wicked glitter in his eye, a couple of rusty swords in his hand.

(Phe-e-w!)

"Sir," said he, bowing low and proffering the weapons, "kindly take a sword—I am a man of honour."

(Great Scot!)

"But, my dear sir," I began, "really I—I—I——"

"Sir," said he, "I am a man of honour."

(The dickens!)

"I do protest, sir. I have never in my life handled a sword——"

"Sir," said he, "I am a man of honour."

(Diabolo!)

"Believe me, sir, my ignorance of swordsmanship is profound. I am a babe in the art—a helpless babe, sir—an unsophist——"

"Sir," said he, "I am a man of honour—a man of HONOUR."

His glittering eye gazed into my soul—he had his will!

It was a brief affair—very brief.

He made three passes. I made three attempts to ward them—that was all.

In the third move his sword came smartly in contact with—my nose.

"Sir," said he, "it is enough—I am a man of honour."

I gave him my sword and put my hand to my nose.

Merciful heavens!—the crooked had become straight!!—my proboscis was in plumb!!!

Meanwhile the old man had replaced the swords, and now he stood calmly surveying me.

A startling change gradually manifested itself in his appearance.

Within a short time all vestige of flesh had disappeared, and there stood before me a gaunt, naked—SKELETON!

Horror-struck, I gazed on my fearsome companion as it turned and—WALKED TO THE OPEN COFFIN!

With a sickening jar—loudly reverberating—the lid descended.

In the extremity of my fear I gave a mighty yell, seized my nose, and—

FLED.

On the following day my neck was sore and stiff—very stiff.

My uncle (I live with my uncle) was sympathetic.

My aunt (she lives with my uncle) was *not* sympathetic.

"It serves you right, sir," said this aunt of mine. "Had you not slept in that blessed armchair (a bed, sir, is the place to sleep in) you would not now have been complaining of a wry neck."

"My dear aunt, you speak the truth—but, you know——"

"I don't know."

"But you——"

"Bah! Talk to your uncle."

I talked to my uncle, and he (easy man) entirely agreed with me that——

What?

That a wry neck is not nearly so serious a matter as a wry nose.

Why?

Because, in the case of the neck a little oil and a little rubbing goes a great way towards righting things; but neither oil nor rubbing——

Nor even the most vivid dream that ever man had—waking or sleeping—can straighten——

A crooked nose!

A BUSINESS BOOK FOR BUSINESS MEN.

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UGLINESS.

By JIM CROW.

Of course we must be utilitarian. We must have seaworthy ships, comfortable houses, fleet conveyances, and all other the products of civilisation. But is it absolutely necessary that ugliness should be the concomitant of convenience? Even a barn or a barrack need not be garish and ungraceful, for subtle shades and elegant forms may be combined with utility and cheapness.

Stupid Statues.

Consider the monstrous monuments of the capital, now being transformed into glorified villadom, or, at best, a parody of Potsdam. Behold the inept images, which those Frankensteins, the modern sculptors, have called into being. Compare the grotesque effigy of Mill upon the Embankment with the fine old equestrian statue at Whitehall; or the foul figure of Cromwell, in a pit at Westminster, with the Roman representation of James II., now hidden away from the public view.

Terra-Cotta Tabernacles.

Ecclesiastical edifices are even more decadent. The old fanes are either deserted, or allowed to crumble, or "restored" beyond recognition, while the new art reveals itself in tin conventicles or terra-cotta tabernacles. The parks are pegged out with rows of gawky lamp-posts and, under a Socialist administration, will no doubt be given over to the cultivation of cabbages.

Sorry Shays.

The very vehicles are degenerate. Gone, almost forgotten, are the sleighs and sedan-chairs, the chariots and coaches of yore, the hammer-cloths, the gorgeous trappings, the gilded blazonry, and the merry carillon of bells. In their place, huge lumbering engines shiver through the streets, rattling and reeking, offering up an oleaginous incense, and raising the hoarse chaunt of murderous machinery. If we must tolerate motors for their swift exhilaration, cannot some ingenious artist devise a form which does not repel?

Brute Beasts.

Horses (such as still survive) are also victims to the cult of ugliness: clumsy brutes, with hog-manes and docked tails, have replaced the curvetting steeds and Spanish genets, whose comet-like appendages were the admiration of all. The very dogs are made to illustrate the coarseness of the age. Who cares now for a silky King Charles or a stately wolf-hound? The craze is all for unnatural mongrels with the Eton slouch, for bristling, wiry terriers, or for the alien Dachshund, shaped like one of Mr. Harris's sausages, and sold by the yard.

Grim Garments.

Nor are human fashions more æsthetic than those of other beasts. The fair sex still clings to some flashes of colour, to some fancy in form. But the tendency is to ape the sombre monotony of man. And what a man! His plumes are borrowed by day from the undertaker's man, by night from the greengrocer, who hires himself out to wait. For the sake of a soulless symmetry, we are doomed to go about with the cropped heads of Puritans, the neatest ankle must be shrouded in shapeless cloth, the gayest of us is grim and dour of countenance for even faces conform to the regulation cut.

A Lost Language.

Language and literature have suffered the same sad change. The vigorous eloquence and demure dignity of the pure English tongue have been superseded by harsh transpontine vulgarisms and the awful abbreviations of this breathless generation.

Hideous Homes.

Perhaps the worst desecration of all is that which afflicts us within our homes. No longer do Yule-logs crackle upon the dogs. Gone is the cosy ingle-nook, where the grandfather recalled his memories of battle and the chase. You may cringe instead over a gas-stove or smouldering anthracite. Ugly wall-papers have replaced the arras; decadent furniture offers neither beauty nor comfort nor solidity. We sip stewed tea from coarse crockery, or everlasting whisky from dull tumblers, never again to behold the beautiful beakers of Bohemia and Venice, or to look upon wine when it is really red.

Descensus Avernæ.

The whole atmosphere of our environment renders our lives harder, more hideous, more sordid every day. There is nothing we touch or see or hear which is not instinct with ugliness, and it is harrowing to reflect what must be the effect of it upon the character and judgment of posterity.

NERVES AND NOISE.

A Protest Against Growing Clamour.

By GEORGE EDGAR.

Straining at a gnat and swallowing a camel, is a conclusive description of a well-known English tendency. There was a time, for instance, when a nervous minority protested against the crying of papers and the shouts of hawkers in the streets, the music of the peripatetic German band, and the popular melodies of the street organ. The people who did so went so far as to form a society, and the towns and cities were to be taught slowly but surely that silence is golden, and home life was to be made possible in a prolonged state of beatific calm. To a nervous man given to the cultivation of ideas in the centre of London, the prospect was alluring, and I hugged the possibility of a gracious state of silence to my bosom. I saw life looming silent, serene and beautiful—as silent, serene and beautiful as a new policeman working a midnight beat with rubber-shod shoes.

Alas, the alluring prospect which seemed more real with the incoming of the pneumatic tyre is fading day by day. Less and less do we hear of the gospel of golden silence, while more and more do we receive tangible nerve-racking demonstrations of the triumph of noise. The German band in these days provides a restful melody, as grateful as the spring song of the male thrush. The newsboys' cry seems as soft as the yodel of a Tyrolean tenor. The sound of the milkman or the call of the catsmeat vendor are tender chants to soothe the awakening Londoner. Even the "Bull and Bush" ground on the peripatetic organ lingers in the street like the thrill of an anthem in a silent church. These things, at which we once protested as abominations, by the sheer force of contrast have become acceptable and act like bromide on our tangled nerves. They are so restful and have such a peaceful old-world atmosphere; where they were once crescendo in a leisurely world, they are now pianissimo in the daily jangle of sounds which rise from our main streets and go vibrating to the heavens.

I have been suffering from influenza and its consequence—silent, wakeful listening to the life without from the monotony of compulsory idleness within. Do I look out, there is the great highway, rumbling with its own activity from five o'clock a.m. to three a.m.—for London sleeps but two hours per day. There are three new horrors now breeding noise on the road, the motor 'bus, the motor bicycle, and the steam car. From the early morning, when the steam dustmen grunt and growl down the street, to the hour after midnight, when the last penny petroleum paroxysm spreads its blue smell and violent rattle in its own wake, life is cursed for me by the increasing vigour of the vibrations without. I lie a-listening to this resounding curse, and find myself wondering why the world under London does not imitate itself at San Francisco, get up and wriggle, and so kick these noisy abominations off its crust. There is a divine reason in earthquakes—one might shake a petroleum 'bus into passive little pieces, or tear out the sparking plug of a motor bicycle for ever.

It is a fight between steam and petroleum for the honour of making most noise in the roads. Steam does not pant, it puffs; petroleum pants and perfumes, and, withal, rattles, jumps, grates and grinds its parts together. The petroleum 'bus would have it in noise if it went on solid tyres, but there steam, with a rumbling laugh which shakes the houses, has the advantage. The solid puffing sound of steam-driven vehicles were not so bad, but the engineer has made them amongst the heavy weights, bearers of the heavy load, rolling with a heavy concussion on solid steel-rimmed tyres. So that when steam-driven vehicles go by, it is not only that they make the greatest noise in themselves, but they call in the answering creaks of vibrating houses to add to the total. Time was, when the postman's rat-tat, and the call of the milkman, were my waking greetings. Now I wake from my uneasy slumber clutching the sheets in terror and dreaming of thunderstorms. It is only a steam car going by.

But one thing may be said about a steam car—it is "reg'lar in its habits." Pull the throttle, let her puff, and she goes. But the petroleum 'bus is like all the theories of creation—you never can tell. The petroleum 'bus is made to go, it is expected to go, but you never can tell. Oftener than not it uses its own machinery for the purpose of talking to itself; sometimes it uses its petrol not as a means of pushing the 'bus but as a perfume, at once blue, penetrating and convincing. But whether it goes, or whether it thinks of going, it makes a nerve racking noise, and it never makes the same kind of noise in the same place. It may be fast, and swing by with a fierce buzz; it may be slow, and go "chunk-chung-gyrrrhip," as if it had got a stone in its

inside; it may be simply pig-headed, and spit out reports like the explosion of a gatling gun, or it may be spiteful, and with a fierce whizzing whirr send out blue flames and fire, and need the attention of the nearest fire engine. But a man with a temperature is better off sleeping over the screw of a steamboat than listening to this wanton peace destroyer, which has its inspiration in petrol and its justification in the penny fare.

But for sheer offensive fussy noise, I am bound to name the motor bicycle—one of those two-wheeled things (full of all sorts of wearing parts), which makes the man who rides it look like an ugly blue-bottle careering along on the naked inside of a watch.

I have been convalescent also—the sweet sober joy of influenza—and in these golden days, the vibrating main road vanished and gave way to green fields; the fierce roar of swift vehicles died away, and with me was the sound of the sunlit country—the low of cattle, the song of mating birds, the gentle rustle of spring green leaves stirred by a whispering breeze. Have you ever stood before a swelling field, green with early corn, watching the wind ripple over its surface as if a kindly, god-like hand were passing over with a gentle caress for every dancing blade. Have you ever listened to the diminishing evensong of birds, fluted with a haunting note of sadness. Have you watched the last lights go out of the western sky, taking the purple from the clouds and the savour from the flowers; turning green trees into sombre shapes weirdly silhouetted against the skyline. And then when you have seen a sunlit day sung to sleep—has some nasty goggle-eyed beast swept past on a clattering, clattering, clacking motor bicycle, dragging away your little handful of dreams and illusions with his vulgar, oily hand.

That is the worst I have to say against the man with the motor bicycle—he makes the peaceful country seem ashamed.

WISDOM FOR BACHELORS.

WORTH A GUINEA A BOX.

All bachelors should know that most girls are born to get married, and that the others wish they were.

They should marry early but not often; once is an experience for a lifetime.

They should marry a girl for love, and not for the way she does her hair. It looks different first thing in the morning.

They should always love a girl with money, if possible; then they will not have to work so hard. Love and money are the two greatest things in the world, except health. Health, love, and money will make even a married man happy.

It is better to be a good wife's husband than a bad man's wife. Therefore choose a wife better than yourself, and you may become as good as she is.

You never know how a wife will turn out till you have been through the honeymoon, so keep the honeymoon going for ever and ever. It is more satisfactory than the divorce court, and makes home happy.

When you have become engaged to a lady, keep your face smooth and soft to stroke. Many a man has missed a kiss with forgetting the barber.

Make a friend of the lady's little brother, for he can make life a burden. A pocket full of sweets will win his heart and save you from manifold tribulations.

If the lady's father is a Radical, Conservative, Socialist, or Irishman in politics, agree with him; if her mother is High Church, Low Church, Nonconformist, or Nonthingarian in religion, agree with her; if your fiancée says it is Friday when it is only Thursday, agree with her; if there is anybody else in the household with a different opinion from yours, agree with him. It will prove a good training for you when you get married.

If you perceive a rival for the affections of the lady, keep an eye on him, but trust her. If he happens to be a widower, keep both eyes on him. All widowers want watching.

Do not put too much poetry on paper. The best of us never knows our luck, and one of these days the letters may be read in court, then you will not only look a fool, but feel as big a one as you are.

While sitting in the drawing-room with the lady, be sure you close the door, and economise the wear and tear of the incandescent gas mantles, if she has no objection. There is more poetry in the gloaming than in the gas light.

If you are a wise lover, you will tear yourself away at a reasonable hour in the evening. Do not wait until the lady has to suppress a twelve-inch yawn with both hands, while her father looks at the clock in another room every two

minutes. Little things like that have been known to upset the matrimonial applecart.

If you ever have a quarrel with the lady, and she is in fault, apologise to her at once, say you are wholly to blame, and fold her to your throbbing chest. She will admit it was your fault at once, but will love you all the better for it.

Follow a similar plan if you are the cause of the row. Always take the blame to yourself. Be frank, contrite, and humble, and peace shall be unto you, and you shall be as happy as a man who has been left a legacy and knoweth not sorrow. Love and tact will unfreeze the coldest woman, but a sulky man shall not be comforted.

In the summer evenings go for long walks under the deodar; or 'neath the shade of the sheltering palm, or under the shade of any other sort of trees. Returning home, take the shortest cut by the longest way round.

In the winter evenings, take your last lingering kiss in the house, rather than continue it from the drawing-room to the garden gate. There are more microbes of asthma, consumption, bronchitis, and other weather diseases at the garden gate (bar the covered top of a L.C.C. tramcar) than anywhere else on this earth, and no respectable bachelor keeps his fiancée out in a draught.

If you yearn to marry soon, and have no money, tell her so. Do not fool her with poetry when it comes to finance, for if you do you will wish you had never got married. She knows the difference between playing the piano and washing the doorstep.

If you tell her the whole truth, and nothing but the truth, she may incline to marry you and risk it, or tell you to call again when you have saved up, or settle £1,000 a year on you; all depends whether she has any sense or whether she has any money.

Finally, when you have married her, take care of her and cherish her, or it is £100 to a blackberry that somebody else will. A young and pretty wife is a dangerous article to leave alone in the house while you are having two-hundred-and-fifty-up at billiards.

Be good.

Above all things, don't be found out.

If you are found out, don't lie. Own up, ask forgiveness, and you'll get it.

That is to say, you will if you are worth it.

If you are not worth it, then you are not worth anything.

BEWARE OF CONSTIPATION

It
Poisons
your
Blood

and
Fosters
Deadly
Disease

CONSTIPATION is one of the most dangerous of common ailments. It poisons your blood with impurities drawn from the stagnant matter in your bowels; you become dull and sleepy, you have frequent headaches, piles, and often offensive breath. Anaemia follows, or obstinate skin diseases, and sometimes the kidneys break down, leading on to rheumatism and uric acid troubles. Mother Seigel's Syrup regulates your bowels, renders constipation impossible, and cleanses your system of impurities.

"I suffered constantly from headache and a dull pain in my back. I was sleepless, subject to dizziness, and a martyr to constipation. I fell away to a shadow, but when things were at their worst, Mother Seigel's Syrup completely cured me."—From Mrs. MARY HAYES, 57, Glenavon Road, Romford Road, Stratford, London, E. July 19th, 1906.

MOTHER SEIGEL'S

CURES
CONSTIPATION

SYRUP

CURES
INDIGESTION.

The 2/6 bottle contains three times as much as the 1/4 size.

BULL'S EYES.

[Being flashes of wit and genius from members of our staff—mostly after dinner.]

SOME UNFOUNDED RUMORS:—

That Soapopolis is called Port Twilight now.

That in the case of Lloyd-George the letters M.P. also mean "most polite."

That the Suffragettes won the Huddersfield election for Mr. Sherwell.

That a telegram addressed "Weary Willie, Germany," has reached the Kaiser.

That S.P.C.A. means "Society for the Perpetration of Conspicuous Absurdities."

That L.C.C. tramway accounts were on show at the Cookery Exhibition.

That the latest version is, "Needs must when 'Dr.' Clifford drives."

That the "screamy" papers are ashamed of being "spoofed" by the Blackburn Philanthropist.

CONSEQUENCES:—

A Unionist.....met.....a Liberal.....at Huddersfield.....The U. said, "My seat, I believe?".....The L. said, "I'll talk you for it.".....The consequence was.....that the Liberal got it.....And the world said, "Why, John F., ain't yer well?"

A Suffragette.....met.....Mr. Balfour.....on the q.t.....She said, "What about my vote?".....He said, "You ought to have it, and if I were in——".....The consequence was.....some smiles.....And the world said, "Arthur's after the ladies; his party must be in a bad way."

The Premier.....met.....the Primate.....in the narrow way.....The Premier said, "I must pass.".....The Primate said, "No; I am here to stop you.".....The consequence was.....a tussle.....And the world said, "Don't forget there's a child between you."

The Times.....met.....Mr. Marks.....in print.....The T. said, "R-r-revenge is sweet.".....Mr. M. said, "I'll not leave my little Thanet hut for you.".....The consequence was.....more Marks against the Book Trust.....And the world said, "Alas! for the good old Times!"

PERSONAL:—

Augustine.—Very anxious. Think you overwork. Bill too much for you. Golf links Saturday.—Arthur.

Festive Phrase.—Write for explanation, enclosing p.o. 18.—Bryce.

Keirie.—Fondest loving thanks. Shall not mind rain if Hardy seedling only sprouts.—Panky.

Elgin.—Keep cool (ie). Return published.—Massingham.

Motto for Prince Olaf: *Nil desperanto*.

Tommy Atkins' morals are to receive attention. Why not start with the War Office?

Mark Twain's "Eve's Diary" has been banned by the Worcester (Rhode Island) public library. Mark won't care Adam.

The Rev. S. Hocking says, "The Lords must be fought and destroyed." How s-hocking!

A German has discovered that Shakespeare's plays were written by Roger Earl of Rutland. Now, Miss Corelli, forward, please!

"Rich Widow as Bait" is a heading in a contemporary. Another case for the S.P.C.A.

The Daily News commenced a paragraph last week, "The robust lyre of the Daily Mail." Is the D.N. going in for spelling reform?

Mr. Balfour says "the Government won't dissolve." Not even in hot water.

The latest flying-machine is shaped like a butterfly. It will do everything but-er-fly.

According to *The Queen*, "I've changed my mind" shows great strength of character, instead of weakness. How some of our politicians have been misjudged!

Thirty-two Chinamen, possessing a total capital of ten shillings amongst them, have been allowed to land. An early rise in Consols is expected.

At the Huddersfield election the Labour candidate dislocated his knee and the Unionist had his nose put out of joint.

The *Daily News* announces a lantern display of the achievements of the London County Council. Hasn't it been shown up enough?

Mr. Balfour has put his "dukes" up, to keep the dukes from going down.

Mr. Lloyd-George says the Lords are mixing bad metal with the coinage of democracy. The only thing to do, then, is to pay them by check.

A loaf of brown bread sent to a prisoner was found to contain a pipe, matches, and tobacco. The man is feeling rather crusty at being done brown.

Two of the lately released Suffragists earned 10s. 5d. by knitting socks. They now propose to give the Government socks.

Attention has been drawn to the failure of Caruso's detractors to put the chief witness against him in the box. But what price the monkey?

Miss Miller, one of the Suffragists, says she has nothing to complain of in her prison treatment. The Miller must not complain of the mill.

Sending two Poplar guardians to visit one blind boy was a decided waste of money. Chirgwin would have done the job cheaper, with his white eye. Besides, he knows "The Blind Boy" so well!

The Kaiser impressed upon some naval cadets the necessity of a firm religious belief. He told them that pious believers found it far easier than impious unbelievers to obey the orders of superiors—especially "on the knee" orders!

Among the costers fined in the City for obstruction the other day were the names of Freddy Aroma and Angelo Liberto. It proved that both were the same man. Probably Liberto thought that as Aroma he would smell just as sweet.

There is no truth in the rumour that Lloyd-George is going to the Lords. Going for them is the correct version.

Amongst his latest publications Mr. Heinemann announces: "Fools Rush In." Mary Gaunt and J. R. Essex."

The *Daily Mail* says its edition for the blind will mark a "red-letter day"—for the colour-blind, no doubt.

Prince Buelow says that the German doesn't want any more territory. In fact, he "wants but little here, Buelow, —."

A private jester has recovered £1,000 from an American millionaire for 1,000 jokes. What must this page cost us?

Princess Louise of Belgium is making a pathetic appeal to King Leopold to be allowed to return home. There is no accounting for tastes.

The increasing success of Coats' Cotton Combine has given Keir Hardie the needle.

Some of the daily papers seemed shocked that some peasants in Russia should have been sentenced to death for stealing about £15. But we doubt very much if they would have fared much better had it happened in Bedford. They would have at least got penal servitude for life.

A Romney Marsh sheep has just been sold for 120 guineas—almost as much as our artists get for painting one.

Mr. William Tidy, of Epsom, who died recently, left £31,847. A Tidy estate.

Miss Eliza Trigg, whose life was despaired of by the doctors thirty-two years ago, has just died at Putney Heath, thus casting a slur upon an honourable profession.

"Five hundred pounds a year for life if you read *Pearson's Weekly*." Not good enough.

Dr. von Lecoq, a scientific emissary of the Prussian Government, has unearthed a language in a wholly unknown tongue. Our foreman printer is always doing that.

The Spanish Consul at Fez has been publicly maltreated by soldiers. He was tied to a stake—in fact, bound in Morocco. We trust he may soon bring his assailants to book.

During the recent municipal elections, a street sweeper, when asked to call up during the dinner-hour and record his vote in favour of a well-known alderman, replied that he had been pushing mud all the morning and wanted a rest.

Caruso's motto for the future will be "Cave Kanem."

"Newly-carved cows for sale" is the sign over the gate of a suburban dairy.

"Keep off the roofs" will be the sign of the aeroplane age. On summer evenings spoony lovers will roost on the dome of St. Paul's, while the suburban Thomas cat will be chased from the tiles.

The owner of a Fulham bookstall announces by placard that he is in no way connected with Hall Caine or Marie Corelli.

Trust in God—and keep out of the way of the motor 'bus.

Some of the lady suffragettes are reported to have said that the House of Commons is nothing better than a pig-stye. At any rate, that is better than a bear-pit.

What to do with the Port of London seems to bother a good many worthy people. We can do with a case or two.

An amusing discussion was raised in the King's Bench Division on the meaning of "warned off the Turf." In the parks it means a L.C.C. notice, with the right to sit on the bench.

Lord Randolph Churchill will go down in history as the father of Winston.

Since the Poplar inquiry, Mr. Will Crooks has not been offered the position of chief almoner to Mr. Carnegie.

After four police officers had sworn that a certain woman, who was then on her trial, had been convicted before, they were all proved to have been mistaken. Had it been four civilians, we wonder how many years they would have got.

One of the stage hands at The Lane has not given in his notice because of the rumour that a knighthood is to be conferred on Mr. Arthur Collins in the coming year.

A band of missionaries left last month for India. We are delighted to think that there is no more work left for them down Whitechapel way, or the slums in our large provincial towns.

One of the bishops could not address the Lords the other day because he had not got a hat. Why didn't Mr. Birrell hand him his over the bar? Perhaps it would have been too large!

Although we know that the Sultan made a will recently, when he felt so ill, the statement that he left 200,000 francs

DEAR MADAM (or SIR),

May I send you some specimen copies of JOHN BULL for distribution amongst any of your friends who are not at present readers?

Yours respectfully,

186, Fleet Street, E.C.

THE PUBLISHER.

"Electricity is the Medicine of the Future."

Says M. d'Arsonval, of the Paris Institute.

In a recent exhaustive address on "the action of electricity on human beings," this noted scientist, who is a member of the Physiological Institute of Paris, expressed himself most favourable to the future use of electricity. He not only proved that it was excellent for certain maladies, but declared that it was to be the medicine of the future. He is of the firm belief that electricity will bring about a therapeutic revolution.

Dr. Beresford Ryley's words are welcome reading to many poor sufferers. "I have long ceased to prescribe any form of drug for chronic Insomnia unless under most exceptional circumstances, and now rely entirely upon the well-known effects of electro-magnetism on the nervous system."

Dr. Erb, writing on the subject of Paralysis, says: "No other remedy has won for itself so secure and permanent a place in the therapeutics of Paralysis as the electric current." In another place this same doctor says: "The cure of muscular rheumatism certainly belongs to the most hopeful province of Electro-Therapeutics."

Dr. Rockwell, speaking of stomach troubles, says: "Appetite is sharpened, digestion is quickened, and constipation relieved both by local and general electrical treatment so rapidly and so decidedly as to make it pretty evident that the gastric and intestinal fluids are made to secrete more liberally by the action of the current on the nerves that supply these organs than on the tissues of the organs themselves."

These opinions all prove that the medical fraternity are recognising more and more the possibilities of electric treatment. Wonderful cures are being daily reported that have readily yielded to this life-giving force after defying for years every other known means. The "Ajax" Dry-Cell Battery is responsible for more uniform good in general ailments than any other remedy. "Science Siftings" have bestowed upon this wonderful battery their Certificate of Merit.

The most interesting pamphlet ever written on the subject is ready for free distribution. This grand book is worth two guineas to anyone who values perfect health. Yet it is sent free of all charge to all who write to The British Electric Institute (Dept. 41), 25, Holborn Viaduct, London, E.C. It does not even cost you a penny stamp. Write at once if you cannot call for a free demonstration.—ADVT.

for a statue of the present Home Secretary's father, to be placed in one of the public squares in Constantinople, is quite without foundation.

Mr. James Willing left £132,516. "Sweet are the uses of advertisement."

A man in Ireland is reported to have driven himself to gaol. It sounds as bad as "riding to the devil."

OUR FIRST VOLUME.

Our first volume will terminate with the issue dated December 29th. Thenceforth there will be two volumes yearly—January to June, and July to December. An index to the first volume will be published immediately upon its completion.

SUCCESSFUL AEROPLANE.

THE PROBLEM SOLVED.

Flying machines are all very well while they keep up, and even the fall doesn't hurt so much as the sudden stop.

SANTOS DUMONT

has noticed this. To soar is a comparatively easy matter; but to keep it up and steadily maintain one's equilibrium against cross currents and sudden squalls—"aye, there's the rub." As a journalistic

AEROPLANE,

"LLOYDS NEWS" has solved the problem of continuous flight. Its huge circulation testifies to the lofty excellence of its contents; its stories, though light and racy, are certainly

HEAVIER THAN AIR,

while its news service alone has kept it soaring above the heads of its contemporaries for over sixty years.

JOHN BULL'S LETTER BAG.

[JOHN BULL replies to some of his numerous correspondents.]

"COURT" (Hitchin) sends us a printed letter, got up so as to appear to be typewritten. It is headed, "St. Mary's, Middlewich," and was received by a friend of his, together with thirty twopenny tickets for a "draw" in aid of the funds of "the above mission." This epistle is addressed to a total stranger, but it commences "My dear Mr. —" (the surname being written in by hand); and ends "With kind regards, and hoping you will do your best for me, From yours sincerely, (Rev.) James Arkwright," the signature also being filled in with a pen. We do not like the statement in a lottery invitation, "GOD, I am sure, will bless you" for participating in this infringement of the law. COURT tells us that the only way in which Mr. Arkwright could have obtained the name of the recipient of this communication was through his winning a picture in the "National Art" draw of the *News of the World*. The Rev. Mr. Arkwright (who, we are informed, is a genuine Roman Catholic priest) has been rather pushful lately in other ways, as well as in his efforts to obtain funds for his Mission, but we are afraid he is not doing his cause any good.

HAPGOODS.—We have received the following letter from Mr. E. B. Koopman, of Thanet House, Strand, W.C.:

"I note in the issue of your publication of Nov. 24 a complaint *re* Hapgoods. As an employer, I have had occasion to utilise the services of this firm in several instances, in connection with businesses with which I am interested, and my experience has invariably been highly satisfactory. In no instance have I or my associates, as employers, been called upon to pay any fee to Messrs. Hapgoods; and in this respect the experience of "F. S.'s" employer seems to be quite different from our own and that of several acquaintances of mine, who have utilised Hapgoods as a medium through which to obtain employes, and differs also from Hapgoods' published terms to employers.

M. D. (Stoke) spends his Thursday half-holiday with us in one fist and a smoke in the other. Let him substitute Witty Cur for the smoke, and we will give him much pleasure. Why does M. D. use brown paper?

DR. P. (Birmingham) says he knows six languages and is learning No. 7. Then he asks: "How many do Mr. Crow, that's the question." We wonder if Dr. P. includes English among the six, or whether it is No. 7. Crow only knows English, French, German, Italian, Spanish, Hungarian, Portuguese, Russian, Arabic, Dutch, modern and ancient Greek, Latin, Yiddish, Ethiopian, Servian, Bulgarian, Volapuk, and Esperanto. He is not very strong in his Spanish interjections. But he *can* altercate the langue verte. And he can translate his favourite fruit into nineteen tongues.

W. F. D. (Constantinople) trusts we will "not judge an unfortunate mariner too hardly for 'encringing' on" our "most valuable time." He suffers from asthma, poor fellow, and asks our advice about the Weidhass Hygienic Institute (Burgess Hill). Can any of our readers oblige? Meantime, he must eschew baccy.

MR. WARNER OLIVER'S THANKS TO "JOHN BULL" READERS.

In response to the very many letters received from readers of his recent announcement in JOHN BULL upon the subject of hair troubles and their proper treatment, Mr. Warner Oliver desires to say that he is more than pleased with the appreciation these have met with. His object is to continue his campaign against the unnecessary suffering people undergo from Baldness, Greyness, Falling Hair, Irritation, Scurf, and other forms of hair trouble so prevalent, and the erroneous present-day methods of dealing with them. Cure-All specifics never have and never will cure hair complaints. To explain why this is so, and dispel the many current fallacies, he invites every reader of JOHN BULL, who has any hair mischief, to write for a free copy of his book, "The Hair, its Care in Health and Treatment in Disease," which has been prepared specially to be of assistance to sufferers from hair disorders and which he will gladly send quite without charge. He would mention that nothing is offered for sale in his book, it being a serious contribution which is full of useful information on the subject. It is only necessary to write for a free copy, mentioning JOHN BULL, and saying whether Mr., Mrs., Miss, Rev., or other title. Address MR. WARNER OLIVER, 4, HOLLES STREET, CAVENDISH SQUARE, LONDON, W.C.—ADVT.

C. A. (Kidderminster) is a congregational minister who "fully appreciates" our "outspoken, robust, and vigorous criticisms." We are glad to welcome him as a member of our congregation.

AN ANONYMOUS READER defends stokers who decline to kneel. Why shouldn't they kneel? Where would the Navy be without discipline? "Tremble and obey" is the motto for fighting machines.

H. S. (Herne Hill) says there was no mandate for the Education Bill. But surely popular control and no religious tests were on the programme of most successful M.P.'s at the election. H. S. thinks the Government would go to the country on the Bill if they had pluck. But they want to pass many other laws first. We agree that at present the country is not sufficiently aroused for a fight with the Lords. Let us have old-age pensions, a graduated income-tax, and one or two other things first—and then a good old English row!

"NEWRAD" (Carmarthen) sent in coupons for a competition, and is "fully convinced that one was at any rate near to the correct solution." His suspicions have been aroused because the promoters of the competition have invited him to invest in a new paper. We know nothing about the competition, but we imagine it is not enough to be "nearly correct." Nor is there anything necessarily dishonest in wanting to run a paper. Most of us have that ambition.

A. M. S. (Whitechapel Road) was at first prejudiced against us on political grounds, but now admires us. He says the conveniences and comforts of an ordinary 4d. doss-house are superior to those of Salvation Army shelters.

J. H. C. (Newgate Street) suggests a new toast: "Here's to my wife's husband!" We will drink it with the codicil, "May she never be a widow!"

F. H. W. C. (Cape Town) thinks that we should now resume our "Open Letters," as he "wants a roaring bull." Cannot he be content with a sucking dove? The "Post-cards" are very popular.

P. L. B. (Leicester) wants to know if the *Daily Mail* is interested in the English tobacco trust. He cannot understand why Lord Northcliffe denounces the soap trust and praises the tobacco trust. Nor can we.

J. J. C. (Derby) inquires about The M. A. Winter Co., Armory Building, 5th and L. sts., Washington, D.C., North America, who sent him a very pretty circular inviting him to be agent for "Nature's Health Restorer." They address him as "Dear Friend," and say that, "from what they have learned about him, they are confident that he is just the person they are looking for." Is this a polite way of suggesting that he is a mug? They make the further announcement that "LADIES UNIVERSALLY SUCCEED, because they have ready wit, tact, patience, and push." What, all of them? The circular ends up, "With best wishes, yours for a glorious success." Our advice is to mistrust the friendship and flattery of transpontine quacks.

H. C. (Regent's Park) is another victim of Williams and Co., Erskine Road, Walthamstow. As his registered number was 6,858, he thinks they must have had a good many shillings for nothing.

C. B. S. P. (East London, South Africa) says our bright little paper is greatly appreciated out there, and far easier to sell than *P.O.T.'s Weekly*. He encloses an advertisement from a local paper for a salesman with "German accent preferred." There is no accounting for tastes.

W. B. (Oxford) has just discovered one of the watch trick circulars, and is amazed to find his own signature pasted on to it. Will he please read nearly all the back numbers of our "Letter Bag"?

R. M. (Dundalk) would like to clap us on the back for publishing Mr. Foote's article. All right, but not too hard, please, as he loves us. He draws our attention to the circulars of McCabe and Webber (Bank Buildings, Margaret Street, W.), who offer a 12s. 6d. umbrella for 4d., by the Snowball System. We are a little sceptical about the value of the umbrella. But it may do for the snowballing season.

W. R. (London, E.C.) thinks us excellent, but he objects to our cartoon of Miss Clifford on the ground that it makes "a Public Favorite look *redicoulous*." He says "Jim Crow knows nothing," and "it is scandalous that an organisation like the Salvation Army should be attacked in this fashion." Still, it is something to be excellent!

H. SAMUEL, 6, Market Street, Manchester.—In our issue of November 3 last appeared a reference to this firm, whilst on November 10, in answer to "J. K. (Kirkdale)" we dealt at some length with the methods of A. Samuels and Co., 253, Stretford Road, Manchester. We think it right to state that, as the result of independent inquiry, we are satisfied that the business of Mr. H. Samuel is conducted in a thoroughly respectable manner, and that it has no connection whatever with that of A. Samuels and Co., respecting whom we adhere to all we have previously stated.

E. R. B. (Balham).—Yes, we are watching the vivisectionists.

R. H. D. (Manchester) sends a circular from a bucket-shop, and says, "Unfortunately, I have no money. Can I therefore trespass on your well-known generosity to the tune of £500 on I.O.U.? Or, if that amount is more than what you have lying idle at the present moment, I will try and make £250 do. I shall only require the favour for twelve months, as you will see from the circular that by that time I shall be able to pay you back out of the profits, and at the same time be worth a few hundred thousand pounds myself." We are usually ready to oblige, but our correspondent omitted to give his name and address. By the time he sends them, the opportunity may be gone.

"A READER" (Shrewsbury) writes about "The Scottish Photographic Touring and Pictorial Co." (74, Broomielaw, Glasgow), which does not seem to have carried out a contract satisfactorily. The police informed him that as the matter was of a private nature, they could not interfere. Neither can we. But is it not a mistake to deal with itinerant traders, who cannot easily be held to their bargains?

E. von A. (Muswell Hill) is not an admirer of the English language. Perhaps he will appreciate it better when he becomes more intimately acquainted with it.

J. L. (London, W.) wants us "to introduce a comic element." We really aren't! Read "Witty Cur's Almanack" and grow fat.

S. E. R. (Bournville) is interested in Dr. Bodie, and sends a cutting about a criminal who was represented by the police to be one of Bodie's sham cures on the platform. We believe Justice Grantham once summed up in Bodie's favour, so, of course, he must be all right!

"SCRIBE" (Belvedere) inquires about Lord Northcliffe's diploma of D.N. We thought everyone knew it meant Doctor of News. The initials (with a dash between) are also sometimes used to express surprise.

C. D. M'D. (Richmond Gardens) is evidently a typical Protectionist. He says if a British firm want a £100 machine and buy it abroad for £95, our country is not poorer, "but if the machine is made in Britain for £100, both the machine and the money remain here, and make our national wealth £100 more. Q. E. D."—We must be very dense in our old age. We thought commerce depended upon the exchange between different countries of the commodities they produced the cheapest, and not, as was said to be the system adopted in China, of taking in each other's washing.

"UNCLE TIM" (Exeter) is not sure about vivisection. He has received assurances from medical friends whom he can trust. But what about scientific enthusiasts, about whom he probably knows nothing? He thinks vivisection tales may resemble missionary tales (perhaps in Armenia?). He cites alleged cures only made possible by vivisection. Well, we are not opposed to scientific inquiry with proper safeguards. But we do not believe that proper safeguards exist. And we believe that many medical men are utterly callous to animal suffering, at any rate in France. We heard an otherwise amiable Frenchman laying down the law about larks. He said, "If you want them to sing really well, you must put out their eyes. It is only a matter of prodding them with red-hot irons." We do not wish to be squeamish, but surely there are limits, and we only ask for supervision. And why hush up the Commission?

J. H. L. (Johannesburg).—You are rather far off for us to find you a job. And you have had so many!

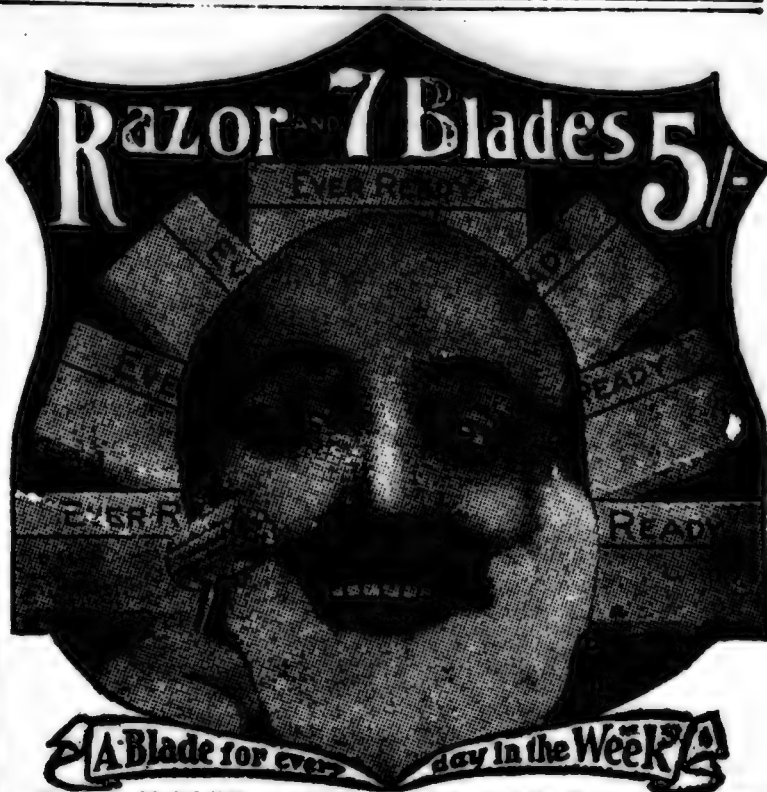
A. B. (Lewes).—Thanks for newspapers, but the matter is not of sufficient general interest.

F. C. D. (London).—We do not advise you to send £10 to Page-Davis, of Oxford Street. A nominal fee for the lessons, with something substantial when you begin to earn money by writing advertisements, seems to us a fairer arrangement.

S. D. S. (Folkestone) likes our paper, amongst other reasons, because it has no competitions (other than the Christmas-box scheme) and "no abominable 'to-be-continued' serials." He is not altogether in sympathy with Jim Crow, but—as he wisely says—"what is one sour plum amongst a pound of good ones?" He likes the idea of the JOHN BULL League, and so do we.

A. B. (Manchester) wants to know the best medium to consult in reference to a small partnership of £500. We advise him to advertise direct, and to deal with principals only.

A. E. B., Jr. (London), has dropped into the habit of quoting JOHN BULL daily, and it has got him out of many a tight corner in arguments. He is very enthusiastic about the merits of our paper, and equally so about the efforts of his father to win one of our Christmas-boxes, and, strange to say, he is a great admirer of Jim Crow!



The Seven-bladed "Ever-ready" has revolutionised the Safety Razor business of the world. Scientific machinery has made the Guinea "Safety" of yesterday a Five-shilling razor to-day.

We've dared to fix a retail price that meant a "square deal." Clements' "Ever-Ready" Safety Razor sets are complete at Five Shillings. Seven perfect blades—a nickel silver safety frame and stropping handle, all in a compact little case.

It's the safest safety razor in history. Everybody becomes an expert barber, with the first shave—IT'S IMPOSSIBLE TO CUT THE FACE.

Clements' "Ever-Ready" blades are guaranteed to the limit—they are the keenest, finest tempered, and easiest shaving of all razor blades. They can be STROPPED like the ordinary razor, and will last for years. For those desirous of doing away with re-boning and re-sharpening, WE WILL EXCHANGE SEVEN NEW BLADES FOR SEVEN DULL ONES AND 1/6.

SHOULD YOU ALREADY HAVE A SAFETY and be bothered with sharpening buy our blades—they will fit your safety frame. Price 8/6 per dozen, post free. We will always exchange a dozen dull blades for a dozen brand new ones at 2/6a dozen post free. Send for free booklet.

SEND POSTAL ORDER FOR 2/-, mentioning "JOHN BULL," and receive your set prepaid, from

CLEMENTS' RAZOR CO., BILLITER ST. LONDON.

Can be seen at CLEMENTS' Branch Depots: 55, STRAND (under Savoy Hotel); 127, HIGH HOLBORN; 42, OLD BROAD STREET; 59, FLEET STREET; 41, GRACECHURCH STREET; 126, MOOR-GATE STREET; 54, QUEEN VICTORIA STREET; 16, LONDON STREET, E.C.

CHARING CROSS BANK.

(Established 1870.)

28, Bedford-Street, Charing-Cross, W.C., and 39, Bishopsgate-Street Within, London, E.C.
Branches: Liverpool, Manchester, Bradford, Leeds, Bristol, Birmingham, Sheffield, Cardiff, Southampton, Plymouth, etc.

Assets, £2,136,249. Liabilities, £706,788. Surplus, £339,461.

Loans of £50 to £3,000 made on any class security.

2½ per cent. allowed on Current Account Balances.

Deposits of £10 and upwards received as under:—

Subject to 3 months' notice of withdrawal 5 p.c. per ann.

Special terms for longer periods. Interest paid quarterly.

The Terminable Deposit Bonds pay nearly 9 per cent., and are a safe investment. Owing to the nature of our investments, we are able to pay rates of interest on deposits that will compare favourably with dividends paid on almost any class of stock or share-holding insuring the safety of capital. We have been established for 36 years, and our position in the banking world to-day testifies to the success of our business methods, and to the satisfaction of our customers. Write or call for prospectus.

A. WILLIAMS and H. J. TALL, Joint Managers.

MONEY

ARTICLES

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CLEAR.

STOCK EXCHANGE JARGON.

All Technicalities fully explained in the new

DICTIONARY OF STOCK EXCHANGE TERMS.

POST FREE for 3d. stamps of

HALFORD & CO., Palmerston House, London, E.C.

FOR

GREY HAIR

USE

"Royal Court" Hair Dye.

One Solution only, which will not wash off or soil the linen. By merely combing through will instantly and permanently dye the Hair any required shade.

Price (securely packed) 2/-, 4/6 & 10/- per bottle; postage 3d. extra. Hair colour required.

THE DIRECT SUPPLY CO.,

84-86, CHANCERY LANE, LONDON, W.C.

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C. H. F. (Brixton) sends Yellow Press time-tables of King Haakon's movements in the City, and they don't agree. What did he expect?

D. F. W. (Chalfont) tells us that the representative of E. F. Cope and Co., of the Standard Works, Walsall, recently called upon him and demanded 2s. 6d. for an advertisement in the "Gloucestershire Directory." D. F. W. explained that he did not wish to advertise, and was thereupon informed that he had given a written order two years ago, of which order he requested production. An appointment was made for the purpose, but up to the present nothing more has been heard of the matter. D. F. W. thinks it probable that a large number of people may have been led in this way to pay sums for which they are not responsible. Perhaps Messrs. E. F. Cope and Co. will explain?

E. A. B. (Bristol) thinks we print a lot of "rot," and does not believe in the genuineness of our Christmas-box scheme. There is a very simple way for him to test it. As regards the first portion of his complaint, our answer is simple: we have to cater for all classes of readers.

W. H. B. (London) writes us a long letter on the question of what profit a man makes who buys an article for 10s. and sells it for 20s. We think, however, that both the subject and the interest of our readers in it are exhausted.

"REGULAR SUBSCRIBER" (Queensland) asks whether, when he sells a firm an article for a given sum f.o.b. South Brisbane, and the firm ships the article to London, it is entitled to charge him with cartage, wharfage, and harbour dues, and stamping the bills of lading. We are afraid it is, if our correspondent means the liabilities at his end, and not in London. He also puts to us another conundrum. At the close of his financial year he is in the habit of setting aside a reserve fund for the bad debts and discount, and wants to know what he is to do with these items in the following year. The answer is obvious. If the debts have been paid he is entitled to bring the allowance for bad debts to the credit of the profit and loss account, and also any discount which may not have been allowed.

B. E. P. (King's Lynn) asks whether we can recommend him to any "genuine home employment firms." We are sorry we cannot.

P. E. V. (Ramsgate) "has learnt much at different times" from our journal, and sends us the circular of a firm of outside brokers in regard to one of their wonderful stock deals. He has evidently only recently become a reader, or he would not think it necessary to ask our advice upon it.

T. H. (Leeds).—Thanks for suggestions. The JOHN BULL League idea commends itself very heartily to us, and we hope to get it into shape before long. Don't forget to join when the time comes.

W. R. L. (Chester-le-Street) confirms the statement that copies of JOHN BULL have recently been sold at 3d. each. He says a friend of his at North Shields, to whom he introduced the paper, unsuccessfully tried to obtain a copy at this price, whilst an uncle of his (we are not responsible for the distinction between his uncle and his "friend") also had a similar experience. We must seriously consider the question of raising our price.

C. H. McC. (Bray), in declining *Punch's* special offer, has informed the editor that he prefers JOHN BULL. C. H. McC. has all the natural shrewdness of his race.

A. W. P. (Birmingham) sends us the following beautiful lines:—

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A. W. P. informs us that "there are plenty more where this comes from." This, however, will do for the moment.

J. S. T. (Balham) writes giving Hapgoods a good testimonial for having obtained him a first-class situation.

A. L. K. (Edinburgh) suggests that we should award ourselves a biscuit for saying that the time is near at hand when "everybody can have a motor, and the rest of the population can seek safety in the air." Obviously the words "who wants one" should have been inserted after "everybody."

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RACING NOTES.

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Spontaneous.

Whenever the King looks like winning a race the cheering starts long before the distance.

Just Over in Time.

French bloodstock sales are suffering severely in consequence of the suppression of betting. How will our threatened Betting Bill—which the Government say they "mean to become law"—affect our auctions?

Not a "Saving" Game.

The mortality among trainers of late has been considerable, and very few die rich men. As a fact, a subscription is being raised for the relatives of the late Joe Day, over £1,200 was collected for the wife and family of the late J. Chandler, and it is not believed that the late W. G. Stevens—despite his forty years' continuous service—died a wealthy man.

'Ware the Crafty!

The same *faddists* who are now persecuting the working man in regard to betting, and are ostensibly willingly exempting betting on race-courses, not many years ago were prosecuting the stewards of the Jockey Club for allowing betting to take place. It is therefore very obvious that the alteration of their tactics is merely a device.

The "Esher" Slopes.

Somehow or another—and very justifiably—the racing forces will go to Sandown to see the jumping, for it is naturally the very best possible vantage ground, spectacularly.

His Own Trainer Now.

What doubtless originated the recent report that Mr. W. de Wend Fenton has purchased the Letcombe Manor training establishment for stud purposes—which has since been denied—is the fact that Mr. W. Silver, the owner of Thurifer, Penshaw, and a few other jumpers, has just taken possession of the stabling formerly occupied by Hornsby, the trainer, where he is schooling and training his own horses. A real enthusiast at the game, Mr. Silver has so acted, and taken his thoroughbreds out of the successful care of W. Pullen—solely because he is the owner of Letcombe Regis, with most of the properties and Downs round there. Therefore, failing a tenant, he sensibly conceived the notion of utilising it himself, so that he can have greater sport and fun out of training and schooling his own little team.

The Sales.

There is no more important cosmopolitan, world-famous horse auction than the Newmarket December Sales. They are of quite recent promotion, the wonder being that with the great necessity of such means of sale and purchase their institution was not thought of long prior. They are a great means of the international development of breeding and racing, of patrician owners weeding out, "little" men buying prospective jumpers, and the average realisation of over £100,000. Now and again we hear a deal about the great bargains secured, such as Donnetta, two years ago, at 480, or Auber last season for 165. But is it wonderful that, among so many hundreds of miscellaneous bloodstock, "something" must be bought cheaply? Of how many really costly purchases do we never hear, what percentage of the "lots" never earn a penny, but, further, "eat their heads off." Despite the invariable cry of "no money about," there are always plenty of buyers of any stock worth the having. Messrs. Tattersall, the Jockey Club official auctioneers, are the folk to be envied over these now annual auctions, similarly to the even more recently promoted "Newmarket July Sales" and Doncaster yearling auctions. Their remuneration is 5 per cent., whether the lots are sold by public auction or private treaty, either during the weeks of sale or prior advertisement. The stabling and forage charges—in the aggregate—must also be a nice little "plum." Truly, as with Weatherby's, on the Turf there is nothing like having a monopoly, upheld by authority, and shorn, as in all trade matters, of competition, which benefits the consumer and impels the reduction of prices and charges.

Part of "Doing Newmarket."

Those who foregather at the Turf headquarters this week would not dream of missing having even only a "look" in at Clarence Hailey's famous photographic studio at the top of the High Street. It is the most remarkable collection of equine life on canvas that the world has ever imagined; no winner of any classic, or handicap (or jockey of note) but does not figure there in portraiture. The oil paintings of various famous "cracks"—usually done for the owner—form a perfect Academy.

Jumping.

The—for the moment—"new" game has been inaugurated with extraordinary vitality and unexpected glamour. No one believes less in extolling the big-wigs or powwowing to the aristocracy, but it is realisable that it must be of some good to the sport to have influential owners represented. Many of the turf's popular colours are to be carried—even if only by an odd cast-off or two or three moderate animals. Lord Rosebery, Lord Durham, Mr. J. W. Larnach, Lord Howard de Walden, of course Lord Coventry, Lord Llangattock, Lord Michelham, Lord Dalmeny, and Mr. S. B. Joel are all nominating jumpers, and a little

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encouragement is the "sweetener" relished by, and an incentive even to, the biggest and richest owner. No one ever likes to see all one side of the medal. But the best augury of the future is the new blood imported and terribly badly wanted. The old stagers—many of them friends almost of our youth—have yet again been "going round" already this season, with the customary varying success and edification. "As old as I am" is an expression one often hears regarding an "ancient" such as Orpington or David Harum. There has not, however, been any three-year-old plate—selling, maiden, or of any character—at whatever venue, big or little, that has not been an inordinate success. At times all the entry has competed, at others the contestants have run into the twenties. It may be said that it is early yet to crow, whilst the old adage anent the "new broom," etc., applies, but we have rarely had more débutants, bigger fields, or more "life" in N.H. racing for many a winter.

The Evolution of the Steeplechase Jockey.

Recognised as the "rougher" game, more risky beyond realisation, and ill paid, it may really be said that no professional jockey rides jumping as long as his bodily weight or patronage allows adhesion to the flat. Therefore, the very, very few true and real amateur jockeys who are now riding prove their keen sportsmanship in taking chances of injury. The Service has usually played a big hand, but we were never worse off than at the moment for soldier-jockeys, and as for noble aristocrats, where, beyond Lord Cole, Hon. Aubrey Hastings, and Walter Bulteel, are the successors of even five years back to Lords Cowley, Royston, Denman, Sir James Duke, Sir Cuthbert Slade, Captains E. R. Owen, Burn-Murdoch, Bewicke, J. H. Jackson, *et multis aliis*? Ten years ago the professional jock was one of the real powerful type of horseman—probably a good man in a dealer's yard, the hunting field, or on the "schooling" grounds. Many of them have been in racing stables, and just a few may have had an odd ride or two on the flat, or even won a race. It is unnecessary to individualise, but the steeplechase records prove it. Dollery, Matthews, even Mason, are fine, strong jockeys on a slug or horse that needs powerful horsemanship and "getting out." Since they began riding, the Irish brigade have become much more numerous. The numerous Morgan boys all began on the flat, but each season's crop of fresh jumping jockeys has gradually brought more and more "class," refinement, and "hands" into the saddle, so that the run to weight horsemen of the flat—even the very fashionable erstwhile leaders among the lightweight—are now the chief N.H. horsemen. Tommy Dunn, Arthur Birch, Tom Fitton, and even those we look upon already as the old hands, rode regularly as lightweights under Jockey Club Rules, whilst even they secede to an extent before H. Aylin, J. Hare, J. Hunt, J. Dillon, R. and F. Morgan, all consummate artists of very recent days on the flat. This season again, A. Hayhoe, G. Sadler, J. Jarvis, and T. Walkington have just made their début. "Tubby" Aylin, who, with Jimmy Hare, so successfully showed us the art of "sitting still" last winter, has now gone, under retainer, to France; but his brother Monte, who rode Balsarroch in the Cesarewitch victory of five years ago, and has since been among the leaders on the flat in Germany as a lightweight, is anxious to emulate his senior brother "over the sticks." Bernard Dillon—brother to J. Dillon—very frequently attends winter meetings as a spectator, and has recently ridden "schooling." He has a yearning to get up in public, and assuredly will a little later on, when his already troublesome weight precludes the renewal of his present substantial retainers.

All this means the still further ousting of the senior jockeys, many of whom are practically "standing down" day after day, season after season, for every stable now has its own resident horseman and "school-

ing" lad, able to claim the allowance and "go round" on horses getting condition on and weight off. And the new 5lb. rule has already shown that it means the importation of a still further big crop, so that nowadays one does not know half those getting their boots and breeches on in weighing-rooms.

Vaticinatory.

Sandown's is, of course, a good card. The Grand Annual Hurdle Race should fall to DOMINO or CADWAL—both thoroughly fit already—whilst ALDERMAN—offered for sale with this engagement—would be so suited by the unusual distance of the December Handicap, that he must win a race at last. On her Kempton form AUNT MAY will be "thereabouts" in next Monday's Midland Handicap at Nottingham.

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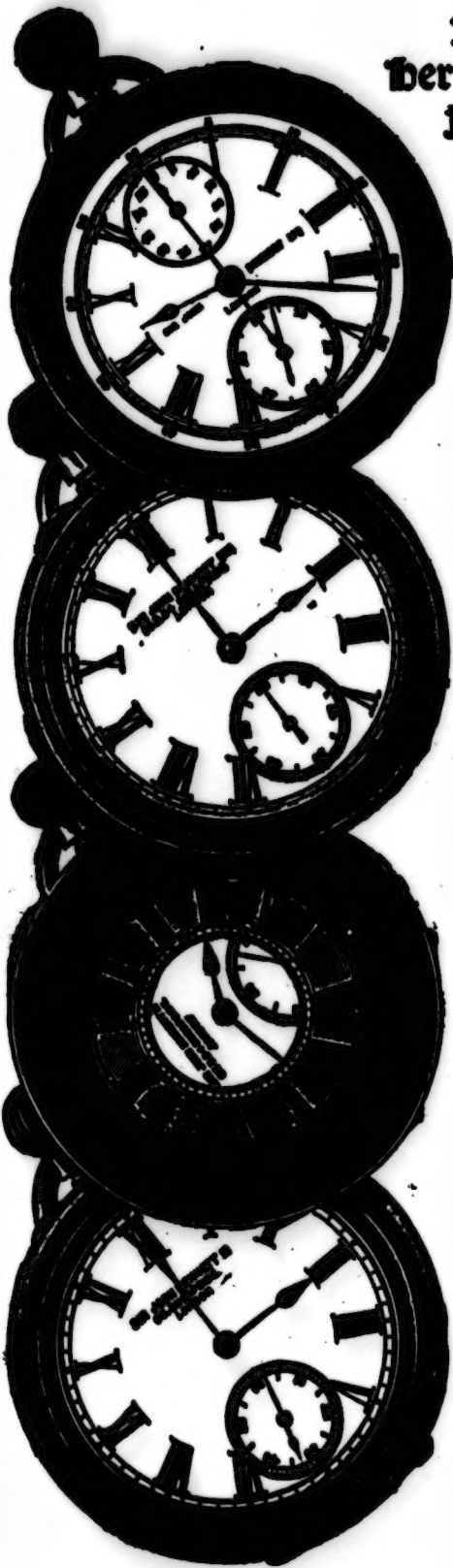
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